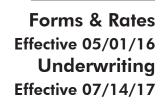
TEXAS





Dwelling Fire & Specialty Homeowners

Program Guide

Dwelling Fire

- Rental Properties

 (also includes Vacation & Short Term Rental)
- Vacant Properties
- Owner-Occupied Properties -Primary & Seasonal/Secondary

Specialty Homeowners

- ACV Homeowners
- Hard-to-place Homeowners

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Premium quotes and processing with ForemostSTAR.com or by calling 1-800-527-3905.

Confidential — Do Not Distribute



Properties*

- Rental
- Vacation & Short Term Rental
- Owner-Occupied
- Seasonal (including unsupported)
- Vacant
- Under construction/renovation

Features*

- Expanded underwriting for a broad range of risks from preferred to specialty properties.
- Claim free discounts and surcharges for losses.
- Discounts for newer properties, multiple properties, customers over age 50, members of landlord associations and more.

*See underwriting section for eligibility.

TDP-1

Intended for properties that are at a minimum in marginal condition and are maintained. If insuring for replacement cost and for Vacant dwellings valued at more than \$500,000 up to \$1,000,000, property must be in above average condition and reflect excellent maintenance.



Rental



Primary



Seasonal (Including Unsupported)



Vacant

TDP-3

Intended for properties that are in above average condition and reflect excellent maintenance.



Rental



Primary (2-4 family)



Seasonal (2-4 family)

Specialty Homeowners

Properties*

- Fire Protection Classes 9 or 10
- Market value to replacement cost problems (ACV policy)
- Wood stoves or other auxiliary heating
- Seasonal (including unsupported)
- Under construction
- Log or Adobe Home
- Trampolines, policy must include Trampoline Liability Exclusion
- Wood roofs

Features*

- Credit problems
- Loss problems
- Previously cancelled, declined or non-renewed
- Problem Animals, policy must include Animal Liability Exclusion
- Business or Farm activities
- Lapse in coverage

*See underwriting section for eligibility.

HO-A

Intended for properties that are at a minimum in marginal condition and are maintained.

If insuring for replacement cost, properties must be in above average condition and reflect excellent maintenance.



Primary



Seasonal (Including Unsupported)

TDP-1		TDP-3
 Named Peril coverage on dwelling and other structures Named Peril coverage on personal property Actual Cash Value loss settlement (Replacement Cost optional) 	Policy Form	 Comprehensive coverage on dwelling and other structures Named Peril coverage on personal property Replacement Cost Loss Settlement on dwelling and other structures
 Rental properties* Vacation & Short Term Rental* Owner-Occupied Seasonal (Including Unsupported) Vacant 	Target Risks	 Rental properties* Vacation & Short Term Rental* Owner-Occupied 2-4 family
100% of either current market value (less land) or actual cash value 100% of replacement cost (if purchased)	Insurance to Value	100% of replacement cost

*Landlord Package
Includes Minimum Required Limits of:
\$1,000 Personal Property Landlord
10% Loss of Rents
\$100,000 Premises Liability
\$500 Medical Payments
Higher limits are available

*Landlord Package Includes Minimum Required Limits of: \$1,000 Personal Property 20% Loss of Rents \$100,000 Premises Liability \$500 Medical Payments Higher limits are available

Specialty Homeowners

	НО-А
Policy Form	 Named Peril coverage on dwelling and other structures Named Peril coverage on personal property Actual Cash Value loss settlement (Replacement Cost optional)
Target Risks	 Properties that are lower in value, older or have minimal cosmetic conditions Customers with credit problems Customers with limited losses
Insurance to Value	 100% of either current market value (less land) or actual cash value 100% of replacement cost (if purchased)

PRODUCER BINDING AUTHORITY

Producers have 5 days binding authority and must process the applicant information by using ForemostSTAR.com or by calling 1-800-527-3905 within these 5 days. Coverage is bound when the producer has advised the customer of the effective date of coverage. PRIOR TO BINDING COVERAGE the risk must meet the underwriting criteria and all necessary documents must be obtained. Limitations on binding authority are in place for all producers unless a separate written agreement exists with the Underwriting Department.

Limits exceeding producer binding authority require Underwriting Approval and cannot be bound. Underwriting may require submission of supporting documentation.

NOTE: The purpose of binding coverage is to provide temporary coverage to an insured pending the issuance of a formal policy.

Dwelling Fire

Specialty Homeowners

COVERAGE LIMITS & PRODUCER BINDING AUTHORITY	TDP-1	TDP-3	НО-А
COVERAGE A - Dwelling Includes 10% of Other Structures Minimum Binding Limit Maximum Limit Producer Binding Limit	\$ 25,000 - ACV \$100,000 - RC \$500,000 \$1,000,000 - Vacant \$500,000	\$100,000 - RC \$1,000,000 \$500,000	\$ 20,000 - ACV \$100,000 - RC \$500,000 - ACV \$1,000,000 - RC* \$500,000 *\$200,000 in Territory Z
Other Structures Minimum Limit	10%	10%	10%
Producer Binding Limits	20% of Cov. A	20% of Cov. A	20% of Cov. A
COVERAGE B - Pers. Property Vacant Minimum Limit Producer Binding Limits Rental Minimum Limit Producer Binding Limits Vacation & Short Term Rental Minimum Limit	Optional \$500 20% of Cov. A \$500 20% of Cov. A or \$10,000 whichever is greater	Optional \$500 20% of Cov. A \$500 20% of Cov. A or \$10,000 whichever is greater	40%
Producer Binding Owner-Occupied Minimum Limit Producer Binding Limits	50% of Cov. A \$3,000 70% of Cov. A	50% of Cov. A \$3,000 70% of Cov. A	70% of Cov. A
Loss of Use	N/A	20%†	10% (No increase available)
COVERAGE E - Loss of Rents Minimum Limit Producer Binding Limits	Optional + \$1,500 35% of Cov. A	Included in Loss of Use	Included in Loss of Use
Liability Other Options	Optional \$25,000, \$50,000, \$100,000, \$300,000, \$500,000 (\$1,000,000 - only for Landlord)	Optional \$25,000, \$50,000, \$100,000, \$300,000, \$500,000 (\$1,000,000 - only for Landlord)	\$25,000 \$50,000, \$100,000, \$300,000, \$500,000
Medical Payments Other Options	Base - \$500 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000	Base - \$500 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000	Package - \$500 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000
Insurance to Value	100% Market Value Excluding land value (If insuring for Replacement Cost-100% of Replacement Cost)	100% Replacement Cost Excluding land value	100% Market Value Excluding land value (If insuring for Replacement Cost-100% of Replacement Cost)
Deductibles	All (1% Base 2% -10% 3% -15% 4% -18% 5% -20% Note: 1. \$1,000 Minimum 2. Mandatory Tropical Cyclin Terr. W & Y) 3. Maximum credit \$999	- 7% -12% -15% -18%	All Maximum

 $[\]dagger\text{-Limit}$ of up to 25% per month. N/A on seasonal or vacant/unoccupied risks. +-Limit of up to 1/12 per month. N/A on seasonal or vacant/unoccupied risks.

Procedures

Premium Quotes and New Business **Single Location Policies**

- You may process premium quotes or new business by using ForemostSTAR.com or by calling 1-800-527-3905. Our premium quotes are unbound, non-guaranteed and are stored for 90 days. Once new business transactions have been underwritten and issued, a policy number will be assigned and a policy will be mailed the next business day. Policies may be issued up to 60 days in advance of the policy effective date.
- Scheduled Properties are not available.

Rental/Vacant TRIA Disclosure

Under the 2015 TRIA Reauthorization ACT, you must provide TRIA disclosure (738472 03/15) to customers at the time of offer.

Note: The 2015 TRIA Reauthorization Act disclosure requirement expires December 31, 2020 unless renewed by Congress.

Required materials

You are required to keep these materials and any other pertinent documents in your files for the current year plus 10 years from the date the policy cancels/expires. In some instances, we may ask you to send them to us for review or to retain in our files.

- 1. The following materials must be obtained prior to binding coverage or issuing a policy.
 - Current front and rear photos of the dwelling and any other structures to be insured to verify eligibility.
 - **Note:** Photos need to be in color and clearly depict the overall condition of the dwelling and structures.
 - If insuring for replacement cost, a completed square foot residential replacement cost estimator. We will also consider an estimate from a licensed contractor or licensed architect to help establish the replacement cost value.
 - If the insured had a previous fire loss over \$5,000, a fire official's report or claim report that indicates the cause and origin of the fire. (NOTE: Underwriting approval must be obtained prior to binding coverage.)
 - All required rejection of coverage or acceptance of coverage exclusion forms must be completed and signed, when applicable to a specific risk.
 - Note: Completed Acceptance Notice for Windstorm, Hurricane and Hail Exclusion, form 738243, must be submitted to Foremost prior to binding or policy issuance. A Foremost representative will contact you once the form has been processed.
 - Unless escrow billed, producers are required to collect the down payment (once the risk has been determined to be eliaible).
- A completed and signed Foremost application must be obtained within seven days of when the policy was issued.

Billing options

We offer these flexible payment plans. Down Payment is due on the effective date.

Installments	Billing Increments	
1	Annual payment	
2	1st installment is due 165 days from effective date	
4	1st installment is due 75 days from the effective date, then 165, and 255 days from the effective date	
10	1st installment is due 50 days from the effective date, then every 30 days	
12	1st installment is due 25 days from the effective date, then every 30 days	

Installment fees ranging from \$2.00 to \$6.00 will be added to each bill, depending on the policy premium and the payment plan selected. A minimum premium amount may apply for some pay plans. Call 1-800-532-4221 for exact billing information and payment due dates.

Collecting the down payment

Unless escrow billed, producers are required to collect the down **payment.** Future bills will be sent directly to the insured.

Note: Down payment must include an installment fee unless the full annual premium is paid.

Mailing requirements (Underwriting Approval)

The following must be mailed with all required materials:

Risks that require underwriting approval, when requested. (Producers may not bind coverage or accept money.)

Please choose one of the following:

MAIL: Foremost Insurance Company

Attn: Specialty Dwelling Service Team

P.O. Box 3333

Grand Rapids, MI 49501

E-MAIL: Specialty. Dwelling. Mail@Foremost.com

FAX: 1-616-956-3806

OVERNIGHT Foremost Insurance Company PACKAGES: Attn: Specialty Dwelling Service Team

6300 Old 60th Street

Procedures (continued)

Consumer reports and inspections

- Credit-based insurance scores Ordered before a policy is issued and may affect premium.
 - a. State regulation requires that insurers explain to customers, at the time of application that credit information may be obtained. Before giving a quote, provide the customer with the Disclosure Notice Form 740630 either verbally or in writing.
- 2. **Loss history reports** Ordered before a policy is issued on all risks and may affect premium.
- 3. **Inspections** *Exterior inspections* may be ordered on New Business. *Interior inspections* may be ordered on the following:
 - a. Woodstoves and coal furnaces.

Backdating and Late Processing

- BACKDATING Coverage may not be backdated and made effective prior to the date coverage was bound.
- LATE PROCESSING Coverage requests must be received by the Company within 5 days of the requested effective date.*

*Note: The intent of this requirement is to ensure that bound risks are promptly presented to the Company for underwriting and processing.

Permitted Policy Type and Use Type Changes

TDP-1 and TDP-3 -

Policy Type - No, you cannot endorse a policy type from one Dwelling Fire form to the other Dwelling Fire form, and the policy must be rewritten.

Use Type - Yes, you can endorse use (all) types from one to the other. **Note:** Credit may be impacted.

Specialty Homeowners HO-A:

Use Type - Yes, you can endorse use types from one to the other.

Insured request cancellations

Cancellations may be processed by calling 1-800-527-3905. You must have a signed request from the insured requesting cancellation.

We will backdate cancellations more than 30 days when you provide documentation that the risk was sold or that coverage was placed elsewhere.

NOTE: Cancellation documents are to be kept in your files as described in the Required Materials section.

Minimum premium

Prices are subject to minimum written premiums and non-refundable minimum earned premiums.

Written Premium - \$250 Vacant/Unoccupied

\$100 All Other Policies

Earned Premium - \$0

Producer supplies

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-800-527-3905 and choose the prompt for supplies.

Claims

Report claims to us as soon as possible. Please have the insured call our Claims Contact Center at 1-800-527-3907 or report the claim online at Foremost.com.

Audits

Audits may be conducted on randomly-selected files. If conducted on-site, you must provide the requested documents to our representative. If the audit is conducted via fax, you will receive a policy list. The documents requested must be faxed to us within the stipulated time period. *Inability to meet the deadline will constitute a failed audit.*

An Important Reminder To All Foremost Producers...

- 1. Always review the policy and coverage options, coverage charges and method of loss payment with each customer.
- 2. Assist the customer in determining either the market value (less land), actual cash value or replacement cost of the dwelling.
- Never suggest that anyone will receive "free" coverage.
- 4. You, or anyone who represents you, must be licensed and appointed by Foremost to sell or solicit insurance and to receive commissions.
- 5. Retain a signed document from your customer when reducing or removing coverage.

General Underwriting Rules and Guidelines

All Underwriting sections apply to New Business, Endorsements and Renewals. Unless specified, rules not in effect at the inception of the original policy or subsequent renewal, will not be applied unless there was a material change in the insured risk or a new loss has occurred.

Eligibility -

DWELLING FIRE

	TDP-1		
	Loss Settlement: ACV Property must be in marginal condition and be maintained. Dealling - The siding, roof, chimney, porch and foundation must be structurally sound. Condition elements may be allowed, but may require underwriting		
Minimum Condition Requirements	 approval. Premises (when liability is included) - The yard must be maintained and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces. Loss Settlement: Replacement Cost Property must be in above average condition and reflect excellent maintenance. Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval. Premises (when liability is included) - The yard must be well manicured and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces. VACANT - 		
	 Loss Settlement: ACV when more than \$500,000 up to \$1,000,000 or Replacement Cost: Property must be in above average condition and reflect excellent maintenance. Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval. Premises (when liability is included) - The yard must be well manicured and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces. 		
Loss Eligibility	Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insuring location include all losses (on or off premises) under a policy covering that insuring location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law. APPLIES TO ALL USE TYPES - • A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. • A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. • 3 or more of the following losses that occurred at the insuring location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, miscellaneous, property damage - 3 rd party or personal injury. OWNER OCCUPIED - • Any occupied residence - maximum 5 paid losses RENTAL - • Insuring location - maximum 5 paid losses		
Insurance to Value	Loss Settlement: ACV 100% of either current market value (less land) or actual cash value. Loss Settlement: Replacement Cost 100% Replacement Cost Current market value (less land) or actual cash value to replacement cost ratio must be 50% or more.		

Minimum	TDP-3
Condition Requirements	Property must be in above average condition and reflect excellent maintenance. Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval. Premises (when liability is included) - The yard must be well manicured and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.
Loss Eligibility	Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insuring location include all losses (on or off premises) under a policy covering that insuring location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law. APPLIES TO ALL USE TYPES - • A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. • A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. • 3 or more of the following losses that occurred at the insuring location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, miscellaneous, property damage - 3 rd party or personal injury. OWNER OCCUPIED - 2-4 family (single family owner-occupied dwellings are not eligible). • Any occupied residence - maximum 5 paid losses RENTAL - • Insuring location - maximum 5 paid losses
Insurance to Value	 100% Replacement Cost Current market value (less land) or actual cash value to replacement cost ratio must be 50% or more.

General Underwriting Rules and Guidelines

All Underwriting sections apply to New Business, Endorsements and Renewals. Unless specified, rules not in effect at the inception of the original policy or subsequent renewal, will not be applied unless there was a material change in the insured risk or a new loss has occurred.

Eligibility

SPECIALTY HOMEOWNERS

	НО-А
Minimum Condition Requirements	 Loss Settlement: ACV Property must be at a minimum in marginal condition and be maintained. Dwelling - The siding, roof, chimney, porch and foundation must be structurally sound. Condition elements may be allowed, but may require underwriting approval. Premises (when liability is included) - The yard must be maintained and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces. Loss Settlement: Replacement Cost Property must be in above average condition and reflect excellent maintenance. Dwelling - The siding, roof, chimney, porch and foundation must be free of physical defects. There should be no signs of deterioration or existing damage. Any superficial elements may require underwriting approval. Premises (when liability is included) - The yard must be well manicured and the premises free of debris (trash, abandoned vehicles & appliances). The steps, driveway and sidewalks must be free of tripping hazards, such as uneven or cracked surfaces.
Loss Eligibility	Eligibility rules include all losses that occurred under a policy covering any residence owned or occupied by the Applicant/Insured within the past five years. Losses at an insuring location include all losses (on or off premises) under a policy covering that insuring location. Loss eligibility used for declination, cancellation and non-renewal will be applied as permitted by law. A fire loss of \$2,500 or more at any location when combined with 2 or more losses and each loss is \$500 or more and occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. A fire, water plumbing, water appliance or accidental discharge loss \$500 or more when combined with 1 or more loss \$500 or more and all occurred at the insuring location, is ineligible. Catastrophes are excluded from the rule. 3 or more of the following losses that occurred at the insuring location are ineligible: mysterious disappearance, theft, vandalism, bodily injury, fire, miscellaneous, property damage - 3 nd party or personal injury. Any occupied residence - maximum 5 paid losses.
Insurance to Value	Loss Settlement: ACV 100% of either current market value (less land) or actual cash value. Loss Settlement: Replacement Cost 100% Replacement Cost Current market value (less land) or actual cash value to replacement cost ratio must be 50% or more.

· Unacceptable

Physical Characteristics

APPLIES TO ALL USE TYPES

- Dome homes, travel trailers, motor homes, houseboats, straw built homes and condominiums. Manufactured homes (mobile, multi-sectionals, park models and modified homes) unless vacant.
- 2.
- Dwellings with more than:
 a. DF* four-family units
 b. HO-A two-family units.
- 3. Dwellings attached to or occupied as a commercial risk or commercial building converted into a dwelling. Commercial risk includes any property that could be considered an apartment complex.
- Properties with auto repair, beauty salons, fracking or other business activities that pose an increased physical hazard. (For definition of business, see Definitions section)

NOTE: Business activities that pose no increased physical hazard may be eligible without liability; refer to Unacceptable Liability section and *Underwriting Approval* section for further guidelines.

- Dwellings where illegal activity, trade or business is conducted on the premises.
- Properties in foreclosure.

NOTE: Once the foreclosure process has been completed, the risk may be eligible. All proceedings must be finalized including the expiration of any redemption period and prior occupants have vacated the dwelling.

- Dwellings condemned due to condition, urban renewal, highway construction or other similar reasons.
- Dwellings on islands with no fire protection or in isolated areas not accessible year round by a road.
- Dwellings located in brush or forest fire areas.
- Dwellings located in a National Park.
- Dwellings with neighboring structures that are abandoned or have unrepaired damage or any condition that increases the likelihood of loss to the insured property.
- Dwellings that are under construction or undergoing major renovation (For definition of 'under construction' or 'undergoing major renovation', see Definitions section.) when:
 - Construction began more than 12 months prior to the policy/ coverage endorsement effective date and/or
 - Currently not fully enclosed and/or
 - Work will not be completed within 90 days of the policy/coverage endorsement effective date and/or
 - Not constructed by a licensed contractor.

NOTE: Foremost does not offer a Builder's Risk Policy.

- Dwellings/other structures that are structurally unsound or have unrepaired damage including damage resulting from water.
- Dwellings where materials and systems are unacceptable or are inadequate, obsolete, in need of repair or in violation of local building codes, including but not limited to:
 - No heat, electrical or plumbing systems
 - Polybutylene plumbing materials
 - Synthetic stucco siding
 - Buried bare steel tanks or any liquid fuel tank that shows signs of deterioration
 - Electrical service less than 100 AMP (Applies to each unit in a multifamily dwelling).
 - Aluminum or Knob and Tube wiring
 - Stab-Lok circuit breakers
 - Roofs that include materials that have been placed over wood
 - Vegetative roofing systems
 - Tamko Lamarite slate shingles

NOTE: TDP-1 Seasonal/Secondary or Vacation & Short Term Rental -Dwellings must have electrical. Dwellings with a fireplace, woodburning device or portable heating device as the only source of heat or those with no heat, refer to *Phone for Approval* section.

- Dwellings with:
 - A homemade or kit auxiliary heating device.
 - Any heating device not installed to the local building code or to the manufacturer's specifications.
 - Portable kerosene space heaters.
 - Permanent space heaters attached by wall mounting or fuel supply lines as the primary heating system UNLESS the heater is:
 - UL-approved and
 - Approved by the local building inspector, meets local building codes or is commercially installed.
 - A fireplace, woodstove or portable heating device used as the only source of heat. A portable heating device is defined as those that are not permanently secured to the dwelling by mountings or gas lines. NOTE: Eligible TDP-1 Seasonal/Secondary or Vacation & Short Term Rental, refer to *Underwriting Approval* section.
- Properties with an outbuilding:
 - That have a woodburning or solid fuel auxiliary heating device or portable kerosene heater (Also applies to attached garages)
 - DF* That is the only building requested to be insured In poor physical condition or not properly maintained

 - Used for business, including farm/ranch, except hobby farms unless the Other Structures Not Covered Endorsement is attached to the policy and presents no additional liability hazard. (Applies to c and d) May be eligible when primary owner-occupied and business is incidental; refer to *Underwriting Approval* section.
- Dwellings valued over \$500,000 that are:
 - Log homes
 - Located in fire protection class 9 or 10
 - Contain a wood stove.
- Dwellings that don't meet our eligibility requirements, refer to *Eligibility* section. 18.

ALL OWNER-OCCUPIED PROPERTIES

- Dwellings rented on a daily, weekly or seasonal basis.

 Dwellings when more than two roomers or boarders reside, including those in foster home/facility or assisted living care.
- Dwellings when the number of occupants exceed code/ordinance.
- 4. When the Named Insured is a Land Trust or a business, including a corporation or lending institution.
- Vacant or unoccupied.

ALL RENTAL PROPERTIES

- Occupied as rooming houses including those used in foster home/facility or assisted living care, fraternities, sororities, student housing or other similar types of occupancies.
 - NOTE: Acceptable when occupied exclusively by graduate students.
- Dwellings when more than three unrelated individuals occupy a family unit. NOTE: Occupancy must comply with code/ordinance.
- Property Management Company as Named Insured, unless listed on the deed.
- Land Trust as Named Insured.
- Vacant or unoccupied.

VACANT PROPERTIES

- Dwellings:
 - Vacant or unoccupied for more than 24 months prior to the new business policy effective date or
 - not completely secured **or**
 - with no intent to sell, rent or occupy the dwelling or
 - with no coverage for more than 12 months prior to the policy effective date.
- Property Management Company as Named Insured, unless listed on the deed.
- Land Trust as Named Insured.

Unacceptable

Personal Characteristics

APPLIES TO ALL USE TYPES

- Applicant/Insured who has had three or more prior Foremost policies cancelled for non-payment within the past five years.
- Applicant/Insured without legal capacity to enter into a contract.

 Applicant/Insured designated by the Office of Foreign Assets Control who is listed on the Specially Designated Nationals List.
- Applicant/Insured, spouse or member of the household convicted of a felony within the past five years that can be related to the exposures involved and coverages of a property policy, Physical Damage and/or Liability. Examples include but are not limited to:
 - Arson or attempt to commit arson
 - Burglary, theft, robbery or malicious destruction of property
 - Fraud, forgery, falsifying claims or evidence
 - Homicide, reckless injury, crimes involving weapons
 - Crimes against children, sexual assault or abduction.
- Applicant/Insured with prior intentional or careless fire losses at any property owned and/or occupied within the past five years.
- Applicant/Insured with a credit-based insurance score that is ineligible when combined with a non-credit related underwriting factor.

Liability Characteristics - (Applies to Liability Coverage only)

APPLIES TO ALL USE TYPES

- Properties with trampolines when the Trampoline Liability Exclusion endorsement is not added.
- 2. Properties with:
 - Physical defects such as missing, broken or improperly constructed hand rails, steps or sidewalks.
 - Excessive debris.
 - Attractive nuisances.
- Properties with a Jacuzzi/hot tub where a cover is not placed over the unit when not in use.
- Applicant/Insured or any person who resides at the dwelling who own, keep or shelter potentially dangerous dogs or animals that have caused harm when the Animal Liability Exclusion endorsement is not added. Ineligible breeds include but are not limited to: Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one or more of the breeds listed above.
 - NOTE: This also applies to landlords who permit a tenant to keep these animals on premises.
- Properties with multiple dwellings on the same premises when liability coverage is requested and Foremost does not write each
 - **NOTE:** All policies must be written with the same liability limit.
- Properties with multiple dwellings on the same premises when there are common arounds on the same premises such as: a clubhouse, playground, beach, pool, pond, bathhouse, laundry facility, a rental office or parking lot.
 - **NOTE:** A small parking lot used only for the dwellings occupants would be acceptable.
- Properties with business activities. Liability may be available when primary owner-occupied and business is incidental; refer to *Underwriting Approval* section. Liability is not available for day care services including child, adult and pet care. (For definition of business, including incidental, see *Definitions* section.)

ALL OWNER-OCCUPIED PROPERTIES

- Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a selflocking gate. EXCEPTIONS for above ground pools:
 - Pools with a deck (at least four feet high) and has a selflocking gate.
 - Pools without a deck must have sides at least four feet high and a locking retractable ladder.
- 2. Seasonal properties with more than one owner when not members of the same primary household.

ALL RENTAL PROPERTIES

- Properties without working smoke detectors.
- 2. Properties with a pool or pond on the premises, whether fenced or unfenced.
- 3. Dwellings that have bars on windows without quick release.

VACANT PROPERTIES

Properties with a pool or pond on the premises, whether fenced or unfenced.

Underwriting Approval

Phone for Approval

(Do not bind coverage or accept money until risk is approved.)
Underwriting may require submission of supporting documentation.

APPLIES TO ALL USE TYPES

- Insuring for Replacement Cost when the value is greater than \$500,000.
 - Provide information to support the value and condition of the dwelling.
- Applicant or any person who resides in the dwelling who own, keep or shelter any unusual or exotic animal.

NOTE -

- a. An exotic animal that does not create a liability hazard (such as an iguana) may be eligible.
- An exotic animal that creates a minimal liability hazard (such as a boa constrictor) may be eligible with the attachment of the Animal Liability Exclusion endorsement.
- An exotic animal that creates an excessive liability hazard (such as a bear) would be ineligible.

Provide information regarding the animal and circumstance to confirm no increased liability exposure.

- Applicants who have had a prior policy, including Foremost, cancelled or non-renewed for any underwriting reason.
 Provide information regarding the termination. If the reason
 - was due to the condition of the dwelling, provide information to confirm how the condition has been corrected and that all repairs were made.
- 4. Applicant/Insured with loss severity or multiple loss activity in the past 5 years, may require approval.
 - **NOTE:** If cause of any one loss was water appliance-related or water that resulted in mold, a Department of Insurance Certificate of Remediation form may be required.
 - Provide information about how the condition that caused the loss has been corrected and all repairs were made.
- 5. Applicant with an open claim.
 - Provide information about the delay in closing of the claim, explanation that there was no insured involvement or negligence in connection with the loss, and details of how the condition was corrected and what repairs were made.
- 6. Applicants/Insureds with prior FIRE loss over \$5,000 at ANY property owned and/or occupied in the past five years. Provide a copy of the responding fire official's report or claim report that details the cause and origin of the fire and information about how the condition was corrected and what repairs were made. Lack of information or an undetermined cause may be unacceptable.

- Properties with business activities, including primary owner-occupied and business is incidental. Hobby farms are acceptable and do not need approval.
 - Provide information about the type of business conducted, any activities associated with the business and any equipment or materials used for the business that are kept on premises, to confirm no increased exposure. Include details about any on premises activities that involve visits by customers, vendors, employees or deliveries.
- 8. Dwellings under construction or major renovation when:
 - a. Construction began less than 12 months prior to the policy/ endorsement effective date and
 - b. it is currently fully enclosed **and**
 - work will be completed within 90 days of the policy/ endorsement effective date and
 - d. it was constructed by a licensed contractor.

Provide information to confirm the risk meets the above requirements including, when the work will be completed, how long has it been under construction, the credentials of the person doing the work and what is left to be finished.

- Dwellings with wood foundations.
 Provide information confirming foundation is not deteriorated and is structurally sound.
- Dwellings that are non-traditional built construction.
 Provide information to confirm the construction meets Uniform Building and local code requirements and that occupancy permits were obtained.
- 11. Dwellings located in a different state than where the insured resides. Provide information confirming property is being locally maintained and managed.
- Risks with unusual exposures or increase in hazards not previously addressed.
 - Provide information about the risk to confirm it meets our underwriting guidelines.

SEASONAL/SECONDARY, VACATION & SHORT TERM RENTAL PROPERTIES

- TDP-1 Seasonal/Secondary and Vacation & Short Term Rental dwellings with a fireplace, woodburning device or portable heating device as the only heat source or with no heat. Portable heating devices are defined as those that are not secured to the dwelling by wall mountings or gas lines.
 - Provide information regarding when the dwelling is used and how the dwelling is winterized.

Underwriting Approval (continued)

VACANT PROPERTIES

 a. Dwellings with values of \$500,000 or less that are vacant for reasons other than: up for sale, awaiting rental, in estate, new purchase or nursing home/assisted living.

Provide explanation of vacancy. Include information about how long it has been vacant, how much longer they anticipate it to be vacant, how it is secured, who/how the property is maintained and verify the property has not been without insurance for more than 12 months prior to the policy effective date.

b. Dwellings greater than \$500,000 up to \$1,000,000.

NOTE:

- Dwellings that are vacant and unoccupied as of the effective date must be rated as "VACANT".
 - **EXCEPTION:** Dwellings that are currently vacant, but will be primary owner-occupied within 30 days, may be rated as owner-occupied.
- When a change in occupancy occurs, please contact your Servicing Producer for instructions. A new policy may be required.

Severe Weather Restrictions

In times of potential natural disaster, producers are required to monitor and adhere to the following guidelines. Do not bind coverage if the National Weather Service has issued a severe weather warning or when the government has issued an evacuation order for a specific area. Binding is restricted for the duration of the warning or request to evacuate. Events that may require the suspension of binding include but are not limited to, warnings or evacuations for flood, wild fire, tornado or hurricane.

Emergency Restrictions

In times of an emergency the Company may impose temporary restrictions on binding authority (see Company websites). During an emergency restriction YOU MAY NOT BIND COVERAGE on new risks or accept requests to increase coverage limits for dwellings, other structures or personal property, or lower deductibles on existing policies.

Emergency restrictions could include, but are not limited to:

- a. Riots or civil commotion
- b. Floods, wild fires or other natural disasters
- c. Hurricanes and tropical storms restrictions are implemented in areas when:
 - The National Weather Service issues a Tropical Storm or Hurricane Watch or Warning or
 - Government authorities have issued emergency and/or evacuation orders or
 - The area falls within a National Weather Service 3 or 5 day Watch or Warning Cone.
- d. Earthquakes Restrictions begin with the occurrence of an earthquake of:
 - 5.0 to 5.9 Richter and within 50 MILES OF THE EPICENTER for dwellings located within the designated counties and/or ZIP Codes
 - Or, 6.0 Richter (or greater) and WITHIN 100 MILES OF THE EPICENTER for dwellings located within the designated counties and/or ZIP Codes
 - For a period of 72 hours on all transactions
 - An aftershock of 5.0 Richter (or greater) that occurs DURING THE RESTRICTED PERIOD, (as specified above) will be treated as a new
 earthquake, resulting in a NEW PERIOD OF SUSPENDED BINDING AUTHORITY.
- e. Arson, including serial arsons, multiple arsons and arson sprees.

Normal restrictions to binding authority will apply, unless the Company issues a restriction requiring risks to be submitted to the Company prior to approval. The following is required for all submits due to an arson restriction:

- Complete a New Business application. Process the new business transaction with all information entered by either using ForemostSTAR.com or by calling 1-800-527-3905.
- 2. Send the following material to the Company for review:
 - Two current photos of the front and rear of the dwelling and any other structures to be insured
 - Photos of properties located on either side of the dwelling.

NOTE: Photos need to be in color and clearly depict the overall condition of the dwelling and structures.

3. Include any other pertinent underwriting information.

NOTE: Refer to the Procedures section for mailing requirements. Please include the reference number on all correspondence.

Restricted Areas

Coastal Areas:

Coverage is restricted for the following locations along the coastline or Sabine Lake shoreline. The coastline can include, but is not limited to, bays, inlets, intercoastal waterways, peninsulas and islands.

Unacceptable ZIP Codes — This group is within five miles of the coastline. These locations are unacceptable.

77058

77258

77507

77520

77522

77523

77571

77572

77586

77642 (In Orange County)

77978 (In Jackson County)

Split ZIP Codes — This group is split and may fall within five miles of the coastline or Lake Sabine shoreline. Foremost will not accept risks located within five miles of the coastline or Lake Sabine shoreline. We use a mapping system to determine whether or not a risk falls within or outside this unacceptable area. Our mapping system may or may not match one that you may use. For this reason, please call us to determine the acceptability whenever the location falls within a split ZIP Code.

77059
77465 (In Jackson County)
77521
77536
77598
77611 (In Orange County)
77630 (In Orange County)
77651 (In Orange County)
77968 (In Victoria County)
77969 (In Jackson and Victoria Counties)

77979 (In Jackson and Victoria Counties)

Exposure Management Areas:

A. The following counties are entirely restricted for TDP3 program:

Aransas Chambers Kleberg San Patricio Brazoria Galveston Matagorda Willacy Calhoun Jefferson Nueces

Calhoun Jetterson Nueces
Cameron Kenedy Refugio

NOTE: We may add or delete areas at our discretion.

	TDP-1	TDP-3
Age of Home Based on year of construction Current - 1 Year 2 - 3 Years 4 - 5 Years 6 - 7 Years 8 - 9 Years 10 - 11 Years 12 Years 13 Years 14 Years 15 Years	25% 22% 19% 16% 13% 10% 8% 6% 4% 2%	25% 22% 19% 16% 13% 10% 8% 6% 4% 2%
Claim History Claims surcharge is based upon the number of paid claims within the past five years at any residence occupied by the customer. Only those claims incurred prior to becoming a Foremost policyholder are surchargeable. Residences include primaries, secondaries, seasonals, any customer occupied apartments or condominiums. Rental risks will have a surcharge applied for losses that occurred at the location we are insuring while under the ownership of the insuring landlord. Surcharge will not apply to appliance-related water losses or mold-related losses when form WDR-1 - Certificate of Appliance-Related Water Damage Remediation or MDR-1 - Certificate of Mold-Related Water Damage Remediation has been signed and completed by licensed inspector.*	SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES.* 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125% 6 Claims † +150%	SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES.* 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125% 6 Claims † +150%
Dwelling Built Pre-1930	20%	20%
50 Years or Older If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	—5%	N/A
Landlord Association If applicant is a registered member of a Landlord Association. Discount available on rental policies and multi-family owner-occupied policies.	—1%	—1%
Masonry Dwelling is constructed with 51% or more brick, masonry veneer, fire-resistant or Hardi-Plank construction. See <i>Definitions</i> section for Construction Types.	—20%	—20%
Multi-Family Properties Three-family units Four-family units	+10% +10%	+10% +10%
Multiple Dwellings on Same Premises Dwelling and Personal Property Liability	+ 10% + 25%	+10% +25%
Multiple Policies Available when the named insured maintains one or more personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.	— 5%	5%

[†] Renewal policies only

NOTE: Discounts and surcharges do not apply to vacant/unoccupied properties (Exceptions: Sprinkler System, Hail Resistant Roof, Wood Roof Surcharge). **NOTE:** The maximum total discount allowed is in territories W, Y & Z is 35% and 60% in remaining territories.

Discounts & Surcharges (continued)	TDP-1	TDP-3
Multiple Properties Based on the number of rental and vacant dwelling fire properties insured with Foremost. Discount available on rental policies and multi-family owner-occupied policies. (A 2-4 multi-family structure counts as one property.)	00/	004
2 3 4 5+	— 2% — 5% — 5% — 10%	— 2% — 5% — 5% — 10%
Open Foundation A home situated on pilings, columns or piers where the space between the lowest floor elevation and ground level is not enclosed; or enclosed by only wood lattice, skirting or break-away walls. Crawl spaces with continuous foundations are not considered open foundations.	+15%	+15%
Prior Policy Lapse Applies if the insured had no insurance on the dwelling prior to the Foremost policy due to a lapse. This does not apply to new purchases.	+10%	+10%
Property Management If the property is managed by a property management company. (See Definitions section.)	-1%	—1%
Row House/Townhouse (See Definitions section.)	+25%	+25%
Tenant Screening Discount (See Definitions section.) Available on rental policies and multi-family owner-occupied policies. Applies to the following tenant screenings: Criminal Background Check Credit Check Eviction Search HO-4 Tenant Policy on File Skip Search	— .5%	— .5%
Woodburner Woodburning device other than a fireplace or fireplace insert.	+\$50	+\$50
Wood Roof	+20%	+20%
2% Tropical Cyclone Deductible (\$1,000 minimum)	— 1% Territories W & Y	— 1% Territories W & Y
Local Burglar Alarm If the home is protected by a burglar alarm that alerts the residents of the dwelling only.	—2%	—2 %
Monitored Central Fire Alarm If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department.	—5 %	—5 %
Sprinkler System Available on Vacant Program. (See Discount Definitions section for requirements.)	-8%	-8%
Hail Resistant Roof Class If the dwelling has a Hail Resistant Roof the following discounts will apply by class. Available on Vacant Program. (See Definitions section.)	Class 1 or 2 — 10% Class 3 or 4 — 20%	Class 1 or 2 — 10% Class 3 or 4 — 20%
ACV Roof Endorsement	N/A	—15%
Claim Free Discount	— 1%	- 1%

Specialty Homeowners

	НО-А
Local Burglar Alarm If the home is protected by a burglar alarm that alerts the residents of the dwelling only. (Not available in conjunction with a central burglar alarm)	-2%
Monitored Central Burglar Alarm If the home is protected by an electronic burglar alarm that covers all exterior openings with an inside and outside siren, monitored by a UL listed central station and complies with the Texas Private Investigators and Private Security Agency Act. A copy of a bill from the central monitoring service is required for this discount.	—15%
Monitored Central Fire Alarm If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department. (Not available in conjunction with a central burglar alarm)	—5%
Home Security If all exterior doors are protected by dead-bolt locks, sliding glass doors have secondary locking device to prevent lifting or prying and all other exterior openings have locking devices. (Not available in conjunction with central burglar alarm)	—5%
Claim History Claims surcharge is based upon the number of paid claims within the past five years at any residence occupied by the customer. Only those claims incurred prior to becoming a Foremost policyholder are surchargeable. Residences include primaries, secondaries, seasonals, any customer occupied apartments or condominiums. Surcharge will not apply to appliance-related water losses or mold-related losses when form WDR-1 - Certificate of Appliance-Related Water Damage Remediation or MDR-1 - Certificate of Mold-Related Water Damage Remediation has been signed and completed by licensed inspector.*	SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES.* 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125%
Dwelling Built Pre-1930	+15%
50 Years or Older If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	—5%
Masonry Dwelling is constructed with 51% or more brick, masonry veneer, fire-resistant or Hardi-Plank construction. See <i>Definitions</i> section for Construction Types.	—15%
Multiple Policies Available when the named insured maintains one or more personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.	-5%
Open Foundation A home situated on pilings, columns or piers where the space between the lowest floor elevation and ground level is not enclosed; or enclosed by only wood lattice, skirting or break-away walls. Crawl spaces with continuous foundations are not considered open foundations.	+15%
Sprinkler System If the home is equipped with a residential fire protection sprinkler system. (See Discount Definitions section for requirements.)	-8%
Hail Resistant Roof Class If the dwelling has a Hail Resistant Roof the following discounts will apply by class. Available on Vacant Program. (See Definitions section.)	Class 1 or 2 — 10% Class 3 or 4 — 20%
5% Tropical Cyclone Deductible (\$1,000 minimum)	— 3% Territory W
3% Tropical Cyclone Deductible (\$1,000 minimum) (Effective February 1, 2014)	−2% Territory Y
Row House/Townhouse (See Definitions section.)	+25%
Swimming Pool More than 2.5 feet deep.	+\$50
Woodburner Woodburning device other than a fireplace or fireplace insert.	+\$50
Wood Roof If the dwelling has a roof with an outer layer constructed of wood shake or wood shingles. Wood as an under layer is unacceptable.	+20%
Note. Discounts and surcharges do not apply to vacant/unoccupied properties upless specifically noted	Maximum discount for UO A in Torritories W. V. 9.7 is 400/, and 450/

Note: Discounts and surcharges do not apply to vacant/unoccupied properties unless specifically noted. Maximum discount for HO-A in Territories W, Y & Z is 40% and 45% in remaining Territories.

MANDATORY	TDP-1	TDP-3
Policy	10190	10191
Consumer Bill of Rights	10087	10087
Important Notice	739901	739901
Single Location Application - Appointed Producers	502042	502042
2% Tropical Cyclone Deductible (\$1,000 minimum) Replaces 5% deductible 3/1/16	10318 (W & Y)	10318 (W & Y)
Loss Settlement Amendatory	10237	11309*
ENDORSEMENTS		
Additional Insured Non-resident - Extends coverage to other non-resident owners of the insured premises for property in which they have an interest. Both the TDP and one of the liability policies must be endorsed. Must have an insurable interest and not reside on premises. Eligible interest types include: Contract Seller, Co-titleholder and Titleholder. For definition of interest types, see Definitions section.	4426 phs dam 4427 liability 10231 Liability	4426 phs dam 4427 liability 10231 Liability
Additional Insured-Premises Only - Extends liability coverage to the party named on the endorsement. This extends liability for only the premises named on the declarations page. Eligible interest type includes: Property Management Company. NOTE: Only available if liability is purchased.	10231	10231
Additional Named Insured - Extends coverage to other resident owners of the insured premises. Both the TDP and one of the liability policies must be endorsed. Must have an insurable interest. When three or more, underwriting approval is required. Eligible interest type includes: Additional Named Insured.	4421	4421
Additional Peril Endorsement - Adds limited water coverage along with additional perils to the policy. This endorsement offers limits of \$5,000, \$10,000, \$25,000 and \$50,000 for water coverage. Form 10215 adds VMM coverage to a TDP-1 policy. If applicant has had a prior vandalism loss, underwriting approval will be required.	10215	N/A
Amendatory Endorsement - Increase water damage coverage from \$1,000 to \$5,000, \$10,000, \$25,000 or \$50,000	N/A	10246
Animal Liability Exclusion - Eliminates all liability arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Exclusion must be added when breed is Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one or more of the breeds listed above. If unusual or exotic or had previous bite or attack history, underwriting approval is required. Form 740946, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.	CPL - 10220 Landlord - 10219	CPL - 10220 Landlord - 10219
Certificate Holder - The party listed on the endorsement will receive copies of termination notices. No Section I physical damage or Section II liability coverage is extended. Eligible interest types include: Premium Finance Company, Property Management Company and Life Estate/Future Interest	4094	4094
Contract of Sale - Adds the buyer of a property under land contract as an additional interest to the policy.	10128	10128
Exclusion of Cosmetic Damage to Roof Caused by Hail - Mandatory form when the home has a Hail Resistant Roof. Damage that alters only the physical appearance of the roof covering is excluded. Form 738244, Acceptance Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail form, must be completed and signed prior to binding.	10123	10123
Exclusion of Residential Community Property - The Residential Community Property Clause contained in the policy is excluded if attached.	10115	10115
Fair Rental Value - Coverage is provided for perils for which premium is shown on the endorsement for the fair rental value of the part of the dwelling rented to others when a dwelling is made wholly or partially untenantable due to a loss caused by these perils. Payout is 1/12 of amount purchased per month.	10122	N/A
Loss Assessment Property Coverage - Provides coverage for any loss assessment, except earthquake, charged against the members of an association of property owners, provided the loss was caused by an insured peril under the policy.	10121	10121
Loss Payable Clause - Adds a Loss Payee for Personal Property.	10251	10251
Replacement cost does not include roof covering if the insured cannot validate the roof covering is less than 15 years old		1

^{*}Replacement cost does not include roof covering if the insured cannot validate the roof covering is less than 15 years old.

ENDORSEMENTS (continued)	TDP-1	TDP-3
Loss Settlement Amendatory Endorsement (Replacement Cost - Coverage A with 15 year roof limit) - If attached modifies the loss settlement provision of the policy to provide Replacement Cost coverage on Coverage A. To qualify the dwelling must be in above average condition and have a minimum value of \$100,000. It must be insured to 100% of Replacement Cost and the Market Value must be at least 50% of Replacement Cost. Does not include roof covering if the insured cannot validate the roof covering is less than 15 years old. Note: Replacement Cost is not the mortgage amount.	11276	11309
Miscellaneous Property Schedule - Provides coverage for incidental buildings or structures used in connection with the dwelling.	10102	10102
Other Structures Not Covered - Allows for the exclusion of specific structures on the premises for property coverages. Form 740947, Acceptance of Other Structures Not Covered, must be completed and signed prior to binding.	10217	10217
Personal Insurance Coverage Policy - Adds Comprehensive Personal Liability coverage to the policy if attached.	10129	10129
Premises Liability Policy - Landlord - Provides premises liability and medical payment coverage for the owner of a one to four-family rented dwelling. Landlord personal injury is included and provides coverage if a claim is made or a suit brought for damages by the tenant or resident of the insured dwelling because of an offense named in the endorsement.	4485	4485
Residence Glass Coverage - Covers up to \$100 per window pane. No deductible applies.	10116	10116
Trampoline Liability Exclusion - Eliminates all liability arising out of use of a trampoline on the insured premises. Form 736703, Acceptance of Trampoline Liability Exclusion, must be completed and signed prior to binding.	10228 - Owner 10230 - Rental & Vacant	10228 - Owner 10230 - Rental & Vacant
Unrelated Named Insured - Adds the person named in the endorsement as a named insured while that person is a full-time resident. Add this endorsement when two unrelated people share the dwelling. Both the TDP and one of the liability policy must be endorsed.	4422 phs dam 4428 liability	N/A
Vacancy Clause - Provides coverage for the perils indicated on the endorsement for vacancy period. The period of time for which this applies is indicated on the endorsement.	10120	N/A
Windstorm, Hurricane & Hail Exclusion - Excludes windstorm, hurricane and hail coverage that may be provided by the policy. This endorsement is mandatory for coastal* properties located in designated catastrophe areas. Form 738243, Acceptance Notice for Windstorm, Hurricane and Hail Exclusion, must be signed by the named insured and submitted to Foremost prior to policy issuance. Insureds with this exclusion receive a 40% discount.	10112	N/A

* Coastal area includes the following counties:

Aransas Calhoun Chambers Jefferson Kleberg Nueces San Patricio Brazoria Cameron Galveston Kenedy Maragorda Refugio Willacy

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

Specialty Homeowners

MANDATORY	HO-A
Policy	10192
Consumer Bill of Rights	10087
Cancellation Amendment	10194
Important Notice	739901
Single Location Application - Appointed Producers	502042
Tropical Cyclone Deductible (5% Territory W) (3% Territory Y)	10167
Loss Settlement Amendatory	10208
ENDORSEMENTS	
Additional Insured (Non-Occupant) - Adds a specifically named non-occupant of the dwelling as an additional insured.	10126
Additional Insured Non-resident - Extends coverage to other non-resident owners of the insured premises for property in which they have an interest. Must have an insurable interest and not reside on premises. Eligible interest types include: Contract Seller, Co-titleholder and Titleholder. For definition of interest types, see <i>Definitions</i> section.	4423
Additional Insured (Unrelated Named Insured) - Adds a specifically named unrelated named insured to the policy.	10127
Additional Insured-Premises Only - Extends Section II liability coverage to the party named on the endorsement. This extends liability for only the premises named on the declarations page. Eligible interest type includes: Property Management Company. For definition of interest types, see <i>Definitions</i> section.	10236
Additional Named Insured - Extends coverage to other resident owners of the insured premises. Must have an insurable interest. When three or more, underwriting approval is required. Eligible interest type includes: Additional Named Insured. For definition of interest types, see <i>Definitions</i> section.	4421
Additional Peril Endorsement - Adds limited water coverage along with additional perils to the policy. This endorsement offers limits of \$5,000, \$10,000 and \$25,000 for water coverage.	10216
Additional Premises Liability Coverage - Provides liability coverage for an additional one-family or two-family residence premises rented to others. Applies to locations off premises. Maximum four residences. Must be a primary home.	10106
Animal Liability Exclusion - Eliminates all liability arising out of the ownership, custody, control or possession of any animal either on or away from your premises. Exclusion must be added when breed is Akita, American Staffordshire Terrier, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, wolf hybrid or any dog that is a mix that includes one of more of the breeds listed above. If unusual or exotic or had previous bite history, underwriting approval is required. Form 740946, Acceptance of Animal Liability Exclusion, must be completed and signed prior to binding.	10218
Certificate Holder - The party listed on the endorsement will receive copies of termination notices. No Section I physical damage or Section II liability coverage is extended. Eligible interest types include: Premium Finance Company, Property Management Company and Life Estate/Future Interest. For definition of interest types, see Definitions section.	4094
Exclusion of Cosmetic Damage to Roof Caused by Hail - Mandatory form when the home has a Hail Resistant Roof. Damage that alters only the physical appearance of the roof covering is excluded. Form 738244, Acceptance Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail form, must be completed and signed prior to binding.	10101
Exclusion of Residential Community Property - The Residential Community Property Clause contained in the policy is excluded if attached.	10100
Increased Limit on Business Personal Property - This endorsement increases the special limit of liability for business personal property under Coverage B (Personal Property) from \$2,500 to \$10,000.	10315
Increased Limit on Jewelry, Watches and Furs - This endorsement increases the special limit of liability for Jewelry/Watches/Furs under Coverage B (Personal Property) from \$500 to \$5,000.	10314
Loss Payable - Adds a loss payee for Personal Property.	10251

Specialty Homeowners

ENDORSEMENTS (continued)	НО-А
Loss Settlement Amendatory Endorsement (Replacement Cost - Coverage A with 15 year roof limit) - If attached modifies the loss settlement provision of the policy to provide Replacement Cost coverage on Coverage A. To qualify the dwelling must be in above average condition and have a minimum value of \$100,000. It must be insured to 100% of Replacement Cost and the Market Value must be at least 50% of Replacement Cost. Replacement cost does not include roof covering if the insured cannot validate the roof covering is less than 15 years old. Note: Replacement Cost is not the mortgage amount.	11269
Neighborhood Homeowners Loss Assessment Coverage - Can be added to cover loss assessment to an owner-occupied single family dwelling that has a Neighborhood Homeowners Association.	10110
Office, Private School or Studio-Section II Liability - Extends liability when the insured maintains an incidental office, etc., in the described dwelling or in a separate structure on the premises. Cannot be written in conjunction with Personal Injury Coverage endorsement 10104.	10105
Other Structures Not Covered - Allows for the exclusion of specific structures on the premises for property coverages. Form 740947, Acceptance of Other Structures Not Covered, must be completed and signed prior to binding.	10217
Personal Computer Coverage - Covers electronic equipment and media located at the same residential premises as the insured. A deductible of \$100 applies.	10098
Personal Injury Coverage - Adds liability coverage for libel, slander, false arrest, etc. It cannot be written in conjunction with the Office, Private School or Studio endorsement 10105.	10104
Replacement of Personal Property - If attached extends Replacement Cost loss settlement to personal property and wall-to-wall carpeting and cloth awnings. Restrictions apply so please refer to endorsement for specific information. Must have personal property coverage of \$15,000 or more.	10162
Residence Glass Coverage - Covers up to \$100 per window pane. No deductible applies.	10107
Television & Radio Antenna - Adds windstorm, hurricane and hail coverages that are excluded by the policy. This includes satellite dishes. Coverage must be written in increments of \$100. Not available with any wind, hurricane or hail exclusion.	10094
Trampoline Liability Exclusion - Eliminates all liability arising out of use of a trampoline on the insured premises. Form 736703, Acceptance of Trampoline Liability Exclusion, must be completed and signed prior to binding.	10229
Unrelated Named Insured - Adds the person named in the endorsement as a named insured while that person is a full-time resident. Add this endorsement when two unrelated people share the dwelling.	4422
Windstorm, Hurricane & Hail Exclusion - Excludes windstorm, hurricane and hail coverage that may be provided by the policy. This endorsement is mandatory for coastal* properties located in designated catastrophe areas. Form 738243, Acceptance Notice for Windstorm, Hurricane and Hail Exclusion, must be signed by the named insured and submitted to Foremost prior to policy issuance. Insureds with this exclusion receive a 40% discount.	10099

* Coastal area includes the following counties: Aransas Calhoun Chambers Brazoria Cameron Galveston San Patricio Willacy Jefferson Kenedy Kleberg Maragorda Nueces Refugio

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

TDP Territories

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		COLISISIS	VΙ	1110	IVII	UWIIIU	COULINGS.

Anderson	Freestone	Henderson	Limestone	Navarro	Sabine	Smith
Angelina	Gregg	Houston	Madison	Panola	San Augustine	Trinity
Cherokee	Grimes	Leon	Nacadoches	Rusk	Shelby	Walker

Ellis

Territory B consists of the following counties:

Atascosa	Dimmit	Jim Hogg	Maverick	Presido	Starr	Val Verde
Bandera	Edwards	Kerr	McMullen	Real	Sutton	Webb
Brewster	Frio	Kinney	Medina	Reeves	Terrell	Zapata
Crockett	Hudspeth	LaSalle	Pecos	Schleicher	Uvalde	Zavala
Culberson	Jeff Davis	Loving				

Territory C consists of the following counties:

Armstrong	Cochran	Dickens	Hale	Kent	Motley	Scurry
Bailey	Collingsworth	Donley	Hall	King	Ochiltree	Sherman
Borden	Cottle	Fisher	Hansford	Lamb	Oldham	Stonewall
Briscoe	Crosby	Floyd	Hartley	Lipscomb	Parmer	Swisher
Carson	Dallam	Gaines	Hemphill	Lubbock	Potter	Terry
Castro	Dawson	Garza	Hockley	Lynn	Randall	Wheeler
Childress	Deaf Smith	Gray	Hutchinson	Moore	Roberts	Yoakum

Territory D consists of the following counties:

Andrews	Crane	Haskell	Martin	Shackelford	Ward
Archer	Ector	Howard	Midland	Sterling	Wichita
Baylor	Foard	Irion	Mitchell	Throckmorton	Wilbarger
Clay	Glasscock	Jones	Nolan	Tom Green	Winkler
Coke	Hardeman	Knox	Reagan	Upton	

Territory F consists of the following counties:

El Paso

Territory G consists of the following counties:

Bastrop	Burleson	Coryell	Gonzales	Kimble	Mason	San Saba
Bell	Burnet	Falls	Guadalupe	Lampasas	Menard	Washington
Blanco	Caldwell	Fayette	Hays	Lee	Milam	Williamson
Brazos	Comal	Gillespie	Kendall	Llano	Robertson	Wilson

Territory H consists of the following counties:

Bexar

Territory I consists of the following counties:

Bosque	Cooke	Hamilton	Jack	Mills	Parker	Wise
Brown	Eastland	Hill	Johnson	Montague	Somervell	Young
Comanche	Erath	Hood	McLennan	Palo Pinto	Stephens	

TDP Territories continued

Territory J consists of the following counties:

Dallas

Territory N consists of the following counties:

Collin Denton Rockwall

Territory O consists of the following counties:

Travis

Territory P consists of the following counties:

Callahan Coleman Concho McCulloch Runnels Taylor

Territory Q consists of the following counties:

Bowie Delta Grayson Hunt Marion Red River Van Zandt Cass Fannin Harrison Kaufman Morris Titus Wood

Camp Franklin Hopkins Lamar Rains Upshur

Territory R consists of the following counties:

Tarrant

Territory W consists of the following counties:

Harris Excluding Territory E (TWIA defined area)

Territory X consists of the following counties:

Austin DeWitt Jasper Lavaca Newton San Jacinto Waller Colorado Duval Karnes Montgomery Polk Tyler

Territory Y consists of the following counties:

Bee Fort Bend Hardin Jackson Liberty Orange Wharton Brooks Goliad Hildalgo Jim Wells Live Oak Victoria

Territory Z consists of the following counties:

Aransas Cameron Galveston Jefferson Kleberg Nueces San Patricio Brazoria Chambers Harris† Kenedy Matagorda Refugio Willacy

Calhoun

† TWIA eligible cities only

HO-A Territories

Territory A consists of the following counties:

Bastrop	Burnet	Falls	Guadalupe	Lampasas	Menard	Travis
Bell	Caldwell	Fayette	Hays	Lee	Milam	Washington
Blanco	Comal	Gillespie	Kendall	Llano	Robertson	Williamson
Brazos	Coryell	Gonzales	Kimble	Mason	San Saba	Wilson

Burleson

Territory B consists of the following counties:

Atascosa	Culberson	Jeff Davis	Loving	Presidio	Starr	Val Verde
Bandera	Dimmit	Jim Hogg	McMullen	Real	Sutton	Webb
Bexar	Edwards	Kerr	Maverick	Reeves	Terrell	Zapata
Brewster	Frio	Kinney	Medina	Schleicher	Uvalde	Zavala
Crockett	Hudspeth	La Salle	Pecos			

Territory C consists of the following counties:

Bosque	Collin	Erath	Hood	McCulloch	Parker	Taylor
Bowie	Comanche	Fannin	Hopkins	McLennan	Rains	Titus
Brown	Concho	Franklin	Hunt	Marion	Red River	Upshur
Callahan	Cooke	Grayson	Jack	Mills	Rockwall	Van Zandt
Camp	Delta	Hamilton	Johnson	Montague	Runnels	Wise
Cass	Denton	Harrison	Kaufman	Morris	Somervell	Wood
Coleman	Eastland	Hill	Lamar	Palo Pinto	Stephens	Young

Territory D consists of the following counties:

Coke	Fisher	Hartley	Lamb	Oldham	Swisher
Collingsworth	Floyd	Haskell	Lubbock	Parmer	Terry
Cottle	Foard	Hemphill	Lipscomb	Potter	Throckmorton
Crane	Gaines	Hockley	Lynn	Randall	Tom Green
Crosby	Garza	Howard	Martin	Reagan	Upton
Dallam	Glasscock	Hutchinson	Midland	Roberts	Ward
Dawson	Gray	Irion	Mitchell	Scurry	Wheeler
Deaf Smith	Hale	Jones	Moore	Shackelford	Wichita
Dickens	Hall	Kent	Motley	Sherman	Wilbarger
Donley	Hansford	King	Nolan	Sterling	Winkler
Ector	Hardeman	Knox	Ochiltree	Stonewall	Yoakum
	Collingsworth Cottle Crane Crosby Dallam Dawson Deaf Smith Dickens Donley	Collingsworth Floyd Cottle Foard Crane Gaines Crosby Garza Dallam Glasscock Dawson Gray Deof Smith Hale Dickens Hall Donley Hansford	Collingsworth Floyd Haskell Cottle Foard Hemphill Crane Gaines Hockley Crosby Garza Howard Dallam Glasscock Hutchinson Dawson Gray Irion Deaf Smith Hale Jones Dickens Hall Kent Donley Hansford King	Collingsworth Floyd Haskell Lubbock Cottle Foard Hemphill Lipscomb Crane Gaines Hockley Lynn Crosby Garza Howard Martin Dallam Glasscock Hutchinson Midland Dawson Gray Irion Mitchell Deaf Smith Hale Jones Moore Dickens Hall Kent Motley Donley Hansford King Nolan	Collingsworth Floyd Haskell Lubbock Parmer Cottle Foard Hemphill Lipscomb Potter Crane Gaines Hockley Lynn Randall Crosby Garza Howard Martin Reagan Dallam Glasscock Hutchinson Midland Roberts Dawson Gray Irion Mitchell Scurry Deaf Smith Hale Jones Moore Shackelford Dickens Hall Kent Motley Sherman Donley Hansford King Nolan Sterling

HO-A Territories continued

Territory I consists of the following counties:

El Paso

Territory J consists of the following counties:

Anderson	Freestone	Henderson	Limestone	Navarro	Sabine	Smith
Angelina	Gregg	Houston	Madison	Panola	San Augustine	Trinity
Cherokee	Grimes	Leon	Nacogdoches	Rusk	Shelby	Walker

Ellis

Territory L consists of the following counties:

Dallas Tarrant

Territory W: consists of the following county:

Harris †

† Not eligible for TWIA

Territory X consists of the following counties:

Austin	DeWitt	Jasper	Lavaca	Montgomery	Polk	Tyler
Colorado	Duval	Karnes	Live Oak	Newton	San Jacinto	Waller

Territory Y consists of the following counties:

Bee	Fort Bend	Hardin	Jackson	Liberty	Victoria	Wharton
Rrnnks	Golind	Hidalao	lim Wells	Orange		

Territory Z consists of the following counties:

Aransas	Cameron	Galveston	Jefferson	Kleberg	Nueces	San Patricio
Brazoria	Chambers	Harris†	Kenedy	Matagorda	Refugio	Willacy
Calhoun						

† TWIA eligible only

Discount Definitions

Sprinkler System — To receive the Sprinkler System discount your dwelling must have an approved fire protection sprinkler system installed. An inspector licensed by the Texas Commission on Fire Protection and employed by a registered fire protection sprinkler system contractor must certify that the system meets National Fire Protection Association standards. You will receive a certificate to prove that you are entitled to the discount.

Hail Resistant Roof Class — To receive the Hail Resistant Roof Class discount, a State of Texas Roof Installation Certificate or other Roof Class Installation Certificate must be obtained from a licensed roofing contractor to certify the impact resistance classification.

Note: When this discount is applied, the Exclusion of Cosmetic Damage to Roof Caused by Hail form must be signed and kept on file.

Construction types

Frame — Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, aluminum or plastic (vinyl) siding over frame.

Masonry Veneer — Exterior walls constructed of 51% combustible construction veneered with brick or stone. If less than 51%, select Frame Construction.

Brick/Masonry — Exterior walls constructed of 51% masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. Floors and roof of wood or other combustible construction. If less than 51%, select Frame Construction.

Fire Resistant — Exterior walls, floors and roof constructed of 51% masonry or other fire resistant materials. If less than 51%, select Frame Construction.

Hardi-Plank — cement fiber siding — Is a fire resistive material that looks like lap siding or shingled siding. Also eligible for the masonry discount if siding covers 51% of exterior walls. If less than 51%, select Frame Construction.

Use types

Owner-Occupied Primary — Dwellings occupied by the owner which are used exclusively for residential purposes and occupied on a continuous basis for at least five consecutive months each year.

Owner-Occupied Seasonal/Secondary — Dwellings occupied by the owner which are used exclusively for residential purposes and are occupied on an irregular and non-continuous basis or on a continuous basis, but less than five consecutive months.

Rental — Dwelling which is rented for residential purposes and has a lease agreement for 12 months or more.

Vacation and Short Term Rental — Dwelling which is rented for residential purposes and has a lease agreement for less than 12 months (daily, weekly or monthly). Dwelling may be used by the owner for their own vacation purposes.

Vacant — A *Vacant* or *Unoccupied* dwelling that is intended for use exclusively for residential purposes. The dwelling must be vacant or unoccupied for less than 24 months prior to the policy effective date, be completely secured with intent to sell, rent or occupy the dwelling and has not been without insurance more than 12 months prior to the policy effective date.

Vacant — when absent of most of the furniture and other items needed for human occupancy as a dwelling.

Unoccupied — when there are no human inhabitants but the dwelling contains enough furnishings or other personal property to show an intent to return and occupy the dwelling. Must rate as vacant.

Animals

Exotic Animals — Any wild animal not customarily confined or cultivated by humans for domestic or commercial purposes or any animal resulting from the breed of a domestic animal and wild animal. Examples of exotic animals include but are not limited to: alligator, boa constrictor, venomous snake, lion, tiger and bear.

Valuation / Loss Settlement

Current Market Value — The price a buyer would be willing to pay for the dwelling, minus the value of the land. To the public, current market value generally includes non-insured elements of the property, such as land and foundation, which reflects surrounding real estate market conditions. The current market value for insurance coverage purposes, and consequently for any claim settlement, does not include the non-insured elements. The rating base should reflect only the current market value for insurance coverage purposes.

Actual Cash Value — The cost to repair or replace property with conventional materials of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence.

Replacement Cost — The cost to repair or replace property, without deduction for depreciation. Replacement cost is **not** the mortgage amount.

Miscellaneous

Dwelling — A self-contained residential structure designed for use as a living space (must be at least 51% of the structure) that has all the normal domestic facilities of a home including bedrooms, living area, kitchen and bathrooms.

Dwelling Under Construction — A dwelling which is being built for the first time. Value can be increased once work is completed.

Dwelling Under Major Renovation — Dwellings with a new addition, additional story, gutting and rebuilding interior. Value can be increased once work is completed.

Dwellings Under Minor/Cosmetic Renovation — Dwellings with renovations such as minor repairs, exterior painting, re-siding, re-roofing or interior appearance improvements such as new carpeting, wallpaper, or painting. Value can be increased once work is completed.

Row House/Townhouse — Dwelling comprised of more than two residences joined by at least one common wall.

Total Square Foot — Calculate the total living area, include the area for all floors plus the area for built-in garages, a built-in garage is a garage with living space above it. Basements should not be included in this calculation, including a basement garage.

Tenant Screenings —

- Credit Check Order and review the tenant's credit history report.
- Criminal Background Check Order a report of the tenant's criminal record including prior convictions.
- Eviction Search Order a report of the tenant's prior evictions.
- Skip Search Order a report of the tenant's prior unfulfilled lease agreements.
- HO-4 Tenant Policy on file Landlord maintains a copy of the tenant's HO-4 policy.

Property Management Company — An entity (LLC, Partnership, Sole Proprietorship, Corporation or other legal form of company), other than the insuring entity, that provides the landlord with services to manage the property. Services may include - collect rent, other accounting functions, handle complaints, interior and/or exterior repairs, lawn maintenance, tenant screening and evictions.

Dwelling Information —

Year Updated fields (Complete Replacement Only)

Provide an updated year in these fields only when the requirements below have been met and the work has been completed to code. If the requirements are not met, the year the dwelling was built should be entered.

Plumbing — Update must include the replacement of all water pipes/lines in the dwelling.

Electrical — Update must include the replacement of fuse or breaker boxes and all wiring in the dwelling.

Heating — Update must include the replacement of the heat source used in the dwelling.

Roof — Update must include the replacement of the entire roof covering.

Business — Any full or part-time trade, profession, occupation or activity engaged in for economic gain. Includes but is not limited to: farming, ranching or daycare services (child, adult and pet care).

NOTE: A work at home office for an off-site employer is acceptable.

Definitions (continued)

Incidental Business —

- A business activity occurring on a premises, that doesn't change the function of the premises as a primary owner occupied dwelling, meets the following criteria, and is subject to Underwriting approval.
 - Customer Traffic Cannot create significantly greater pedestrian or vehicle traffic normal for a residential dwelling.
 - Advertising No advertising signs indicating that a business is being conducted on the premises.
 - Materials No toxic, explosive, flammable, combustible, corrosive, biohazard, radioactive or other hazardous materials may be used in conjunction with the business.
 - **Employees** No employees on the premises.
- Properties with farm/ranch exposures (Hobby Farm/Ranch) when the applicant earns \$5,000 or less per year from farming or ranching, farms less than 26 acres and does not:
 - employ full or part-time workers
 - have u-pick operations (pick your own produce)
 - have land rented, leased or made available to others
 - have farm animals, excluding poultry when:
 - a. kept in an unfenced area
 - boarding animals belonging to others, regardless if a fee is charged
 - c. breeding animals belonging to others
 - d. more than 10 farm animals are owned
 - e. riding lessons or rentals to others are offered or allowed.

Interest types —

Additional Named Insured — Must live in residence and have an insurable interest in the home.

Contract Seller — Person selling home to our insured. Does not occupy the home and has lienholder interest.

Co-titleholder — Individual whose name is on the title, along with the original titleholder(s). An individual who co-signed for the home and the occupant (our insured) is responsible for the mortgage payments.

Life Estate/Future Interest — The person who takes ownership of the property upon the passing of the life tenant. This interest type is a future interest only, and will not be named on a claims check in the event of a loss.

Loss Payee — Leasing company which leases/rents personal property to the insured.

Property Management Company — An entity (LLC, Partnership, Sole Proprietorship, Corporation or other legal form of company), other than the insuring entity, that provides the landlord with services to manage the property. Services may include - collect rent, other accounting functions, handle complaints, interior and/or exterior repairs, lawn maintenance, tenant screening and evictions.

Titleholder — Holds the title. The occupant of the home does not have a legal interest.

Premium Finance Company — The company responsible for paying premium on the policy. Only provides notice if a policy were to cancel or non-renew.

Insured types —

Applicant/Insured

Includes all entities and/or individuals to be listed on our policy as a Named Insured, including Named Insureds listed under the additional interest section of the policy.

Family Trust

A family trust is set up to hold a family's asset or to conduct a family business. For owner-occupied risks, the grantor and the trustee can be, but do not have to be the same person. However, the person residing in the home must be the grantor and/or the trustee.

Entity that appears on the title or deed - "The Smith Family Trust"

First Individual with Control - Name of the Trustee/Grantor, i.e. "John Smith"

Livina Trust

A living trust is set up when an individual owns property during their life and transfers the property at their death. For owner-occupied risks, the grantor and the trustee can be, but do not have to be the same person. However, the person residing in the home must be the grantor and/or the trustee.

Entity that appears on the title or deed - "John Smith Living Trust"

First Individual with Control - Name of the Trustee/Grantor, i.e. "John Smith"

Land Trust

An agreement whereby one party (the trustee) agrees to hold ownership of a piece of property for the benefit of another party (the beneficiary).

Property titled in the name of a Land Trust is unacceptable.

Life Estate

A life estate is when an individual (Life Tenant) has been given the right to use and occupy the property for their lifetime. For owner-occupied risks, the Life Tenant must reside in the dwelling.

Entity that appears on the title or deed - "John Smith Life Estate"

First Individual with Control - Name of the Life Tenant. i.e. "John Smith"

NOTE: The person who takes ownership of the property upon the passing of the Life Tenant should be listed as additional interest type Life Estate.

In Estate

This is used when the property is now part of an estate, which is when the owner is deceased and the property is in probate. These risks are not eligible for an owner-occupied policy.

Entity that appears on the title or deed - "Estate of John Smith"

First Individual with Control - Name of the executor or power of attorney for the estate.

Business Name

This can include Sole Proprietorship, Limited partnership, Corporations, Partnerships, LLC (Limited Liability Company). For owner-occupied risks, the only eligible business is an LLC and only if there is not business associated with the name. All other types of properties titled or deeded in the name of a business are unacceptable.

Non-owner occupied risks are eligible to be written in the name of a business as long as no business is being conducted from the premises.

Entity that appears on the title or deed - "Smith Ranch, LLC" First Individual with Control - "John Smith"

— NOTE —

Ruy Fo

A "Buy For" is an accommodation made for an occupancy situation in which the adult child lives in the dwelling that was purchased and owned by the parent or vice versa. The adult child is listed as the named insured and the parent as an additional interest - Contract Seller. The adult child should assume ownership of the home within 12-18 months. The situation could also be reversed to allow for a parent living in the dwelling that was purchased and owned by the adult child. If the dwelling is owner-occupied and the individual is not on the deed but a land contract or "Buy For" agreement is involved, then the policy may be written as primary with the contract buyer listed as the named insured.

Individual with unique estate planning

Sometimes a dwelling is deeded in the name of an individual, but additional text is needed to meet the unique needs for estate planning and does not change the ownership of the property. An example is a Joint Tenant when the property is titled/deeded with husband and wife as joint tenants.

Entity that appears on the title or deed - "John and Mary Smith HW/JT" (husband/wife-joint tenants)
First Individual with Control - "John Smith"
Second Individual with Control - "Mary Smith"

Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company and Foremost Lloyd's of Texas Insurance Company, 5600 Beech Tree Lane, Caledonia, MI 49316.	
Poremost Lloyd's of Texas Insurance Company, 5000 Beech Tree Lane, Caledonia, MI 49316. Page 27	