

Frankenmuth Insurance Adds Coverages to Michigan & Ohio Renter's Protection Plus Forms

Based on valuable input from our Personal Lines CSR Advisory Groups, Frankenmuth Insurance announces additional coverages for Renter's Protection Plus Forms for Michigan and Ohio. The changes ensure consistency of coverages between homeowners and renters and will enhance conversations with customers.

With that, effective, Sept. 1, 2019, we will be adding Personal Injury, Volunteer Wrongful Acts Liability and Fire Extinguisher coverages to the following Renter's Protection Plus Forms:

- Form #96217 (9-19): Renter's Protection Plus – Michigan
- Form #15802 (9-19): Renter's Protection Plus – Ohio

Here are a few coverage highlights to make it easier to talk with your respective customers about the protections that have been added to their policy:

- Fire Extinguisher Coverage: This coverage has been added to Section I – Property Coverage and provides up to \$200 per aggregate limit to recharge or replace a portable fire extinguisher. No deductible applies to this coverage.
- Personal Injury Coverage: This coverage has been added to Section II – Liability Coverage for Coverage E – Personal Liability and will pay up to the limit of liability for damages which the insured is legally liable, as well as provide defense up to the limit of liability.
- Volunteer Wrongful Acts Liability Coverage: This coverage has also been added to Section II – Liability Coverage for Coverage E – Personal Liability, which provides a limit of liability of \$25,000 when an insured becomes legally responsible to pay because of civil claims made against the insured for volunteer wrongful acts. "Volunteer Wrongful Act," specifically for this endorsement, means actual or alleged error, misleading statement, act or omission, neglect or breach of duty committed by an insured during the policy period in the insured's capacity as a volunteer.

Please note: We will be including a "Notice to Policyholders (FM-2050): Renter's Protection Plus – Michigan" or "Notice to Policyholders (FM-2051): Renter's Protection Plus – Ohio" in each policy renewal for a period of Sept. 1, 2019 to Aug. 30, 2020 to inform customers of the broadened coverage.

As a company, we remain committed to making adjustments based on our agency partners' feedback and we believe these updates will make it even easier to do business with us. If you have any questions, please do not hesitate to contact your Personal Lines underwriter or field manager.

Thank you for your continued support of Frankenmuth Insurance.