Frankenmuth Insurance Announces Rule Revisions and Discount on Michigan Homeowners

As a result of our annual review of Michigan homeowners insurance coverages, Frankenmuth Insurance announces some changes to our product offering.

Revisions

We have introduced the following new rule and discount:

- **Advance quote discount:** This new discount is available when policies are quoted eight days or more prior to their effective dates. The discount is 7% and will apply automatically to policies that qualify.

The following rule revisions have been made:

- **Back-up of sewer or drains:** The five-day waiting period was expanded to include mid-term increases to the coverage limit.
- **Protective device discount:** Level 2 devices will now require documentation indicating the device is activated and in good working condition. Documentation may be requested by the company at any time. Level 2 devices include direct or central station burglar or fire alarms and automatic sprinkler systems.
- **Scheduled personal property:** Requirements for an appraisal or bill of sale for scheduled personal property have been adjusted as follows:
  Required for furs valued at $5,000 or more;
  Required for jewelry and fine arts valued at $15,000 or more; and
  An appraisal or bill of sale may be requested by the company at any time for all other scheduled personal property.

- **Service line coverage:** This coverage is not available for manufactured homes.
- **Camping and travel trailer:** This coverage will no longer be available for new business. Please consider placing your camping and travel trailer business within our newly enhanced camping and travel trailer program in our Personal Auto program, featuring increased coverages and lower rates.
- Editorial changes were made to the following rules:
  Insurance to value
  Limits of liability and coverage relationships

Effective Dates

Beginning immediately, the advance quote discount will be available for quoting new business effective on or after June 1, 2021. All other changes are effective June 1 for both new and renewal business.

If you have any questions, feel free to contact your personal lines field manager or underwriter.