FI Introduces Several Enhancements to Michigan Homeowner and Dwelling Fire Program

Frankenmuth Insurance is excited to introduce several changes to our Michigan Homeowner and Dwelling Fire Programs that we believe will further assist you in writing and retaining personal lines business with us.

Homeowner and Dwelling Fire – Other Structure Exclusion Form

To give your agency and our underwriting staff more flexibility in writing "Other Structure" exposures, we are providing the option to exclude property and liability or just property coverage in the Homeowner and Dwelling Fire programs.

Effective Aug. 1, 2017, this option will be available on policy renewals, and a "Notice to Policyholders" will be sent to clarify the excluded coverages.

Below are the revisions for the forms impacted:

MI HP

ML-452, Other Structures Exclusion Endorsement — Homeowners **(12-16 to 8-17):**

Specific outbuildings listed within the endorsement will now be excluded from:

- Section I – Property Coverages as afforded under Coverage B – Other Structure, Coverage C – Personal Property and D – Loss of Use

or

- Section I – Property Coverages as afforded under Coverage B, Coverage C and Coverage D and Section II – Liability, Coverage E — Personal Liability and F – Medical Payments to Others

MI DP

DP-452, Other Structures Exclusion Endorsement — Dwelling Fire (12-16 to 8 -17):

Specific outbuildings listed within the endorsement will now be excluded from:

- Section I – Property Coverages as afforded under Coverage B – Other Structure, Coverage C – Personal Property and D – Loss of Use

or

- Section I – Property Coverages as afforded under Coverage B, Coverage C and Coverage D and Section II – Liability, Coverage E — Personal Liability and F – Medical Payments to Others

In addition to the extra option in covering other structures, we are modifying the "Specific Structures – Away from Residence Premises" rule. By removing the 50-mile radius requirement for the structure to be located from the residence location, you will be able to write these structures on the Homeowner policy form, rather than having to write a separate Dwelling Fire policy.

Schedule of Personal Property – Appraisal Age Requirement

As part of our improvement efforts, we also looked for ways to make it easier for you to place schedules of personal property with us. To accomplish this, we are easing our appraisal age requirement from three years to five years for scheduled personal property items. We will now accept appraisals within the last five years on items over $5,000 in value.

We hope these enhancements to our Home and Dwelling Fire program make it even easier to do business with us. If you have any questions or need further clarification on any of the above changes, please do not hesitate to contact your underwriter or personal lines field manager.

Thanks for your continued support of Frankenmuth Insurance.