

IMPORTANT PERILS A POLICY SHOULD COVER

Fire



Flood



Windstorm/Hail



Smoke



Hurricane



Lightning



Theft



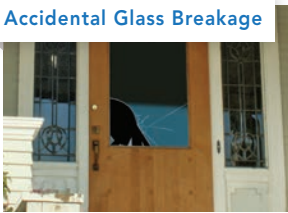
Explosion



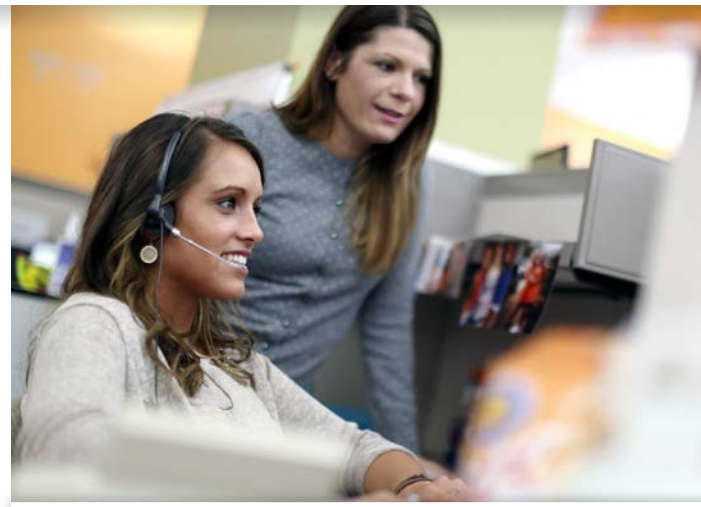
Tornado



Accidental Glass Breakage



Falling objects, collision of a motor vehicle and vandalism are also important perils to consider.



CONTACT US TODAY!

Discuss your coverage options with one of our HomeFirst Agency new business representatives.

1.800.664.9309

Monday - Friday
8:30 a.m. to 5:30 p.m. ET
We are ready to help you.

The information in this brochure is only a brief description.

P.O. Box 9770
Maryville, TN 37802
1.800.664.9309
www.homefirstagency.com



Coverage may be underwritten by one of the following companies: American Bankers Insurance Company of Florida; with its home office in Miami, Florida, or American Security Insurance Company. American Bankers Insurance Company of Florida is licensed to write business in all states. American Security Insurance Company is licensed to write business in all states, except in New Hampshire.

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YOUR GUIDE TO INSURING YOUR HOME



QUALITY. SERVICE. PEACE OF MIND.
UNDER ONE ROOF





ONE PLAN FOR YOUR MANUFACTURED HOME

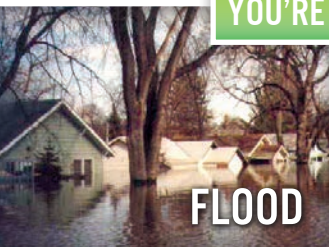
Owning a manufactured home has unique benefits, but it also requires having the right protection if it is ever damaged or destroyed. Selecting an insurance program designed specifically for the needs of your manufactured home is extremely important for preserving its value.

DID YOU KNOW?

- Standard insurance policies may not offer you replacement cost coverage.
- Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.*
- Most homeowner's policies do not cover flood or earthquake.
- According to FEMA, all 50 states are vulnerable to flood.*

* http://www.floodsmart.gov/floodsmart/pages/flood_facts.jsp

YOU'RE COVERED!



FLOOD



EARTHQUAKE

IMPORTANT COVERAGES TO CONSIDER WHEN CHOOSING A POLICY:

PHYSICAL DAMAGE PROTECTION

This essential coverage typically covers direct, sudden and accidental losses. It includes:

- **Home Protection** - Coverage for your home and any permanently attached structure.
- **Adjacent Structure Protection** - Coverages for structures not attached to your home (i.e. garage or tool shed).
- **Personal Effects Protection** - Coverage for your personal property. This is for items such as your TV, home entertainment system, furniture, clothing, appliances, tools both inside and outside your home.

PERSONAL LIABILITY PROTECTION

Suppose someone slips and breaks an arm or leg on your front steps or while inside your home. You could be responsible for medical bills, loss of salary, and pain and suffering. This valuable coverage pays up to the limit specified in your policy if you or any insured are found by the court to be legally responsible for personal injury or property damage to others.

- MEDICAL PAYMENTS TO OTHERS
- ADDITIONAL LIVING EXPENSES
- FIRE DEPARTMENT SERVICE
- DEBRIS REMOVAL

Coverage may vary in your state. Refer to your policy for specific details, including exclusions and limitations.

WHY HOMEFIRST?

At HomeFirst, we understand manufactured homes. Over 180,000 customers have put their insurance needs in our hands. For more than 17+ years, our companies have been providing coverage designed for owners of mobile, manufactured, factory-built and modular homes. Most of our comprehensive policies provide replacement cost coverage and include flood and earthquake protection.

WITH HOMEFIRST AGENCY, YOU CAN COUNT ON:

- Friendly, Professional Service
- Fast and Accurate Responses to Your Questions and Claims
- Multiple Coverage Options to Fit Your Needs
- And Much More!



CALL 1.800.664.9309
FOR A FREE, NO
OBLIGATION QUOTE.

