



WANTS TO BE YOUR #1 SPECIALTY MARKET. To ACHIEVE THAT...

We make it as easy as possible for you to write specialty business by being friendly, helpful & responsive to your needs.

When you work with us, you deal with knowledgeable, experienced underwriters.

Mobile Home Eligibility and Coverage

Preferred Program	Deluxe Program	Vintage Program	All Purpose Program
<p>Comprehensive Mobile Home</p> <p>ELIGIBILITY: 20 years old/newer at policy inception Value \$20,000 to \$200,000</p> <p>PACKAGE POLICY INCLUDES: *Other Structures (10%), * Personal Effects (50%), CPL/Med Pay \$50,000/\$1,000 Additional Living Expense Of Mobile Home Value (20%) Replacement Cost on MH/Other Structures Deductible \$50</p> <p>OPTIONAL COVERAGES: Increased Deductibles CPL \$25,000 to \$300,000 Increased Medical \$2,000 *Personal Effects - Replacement *Scheduled Personal Property *Additional Premise Liability Secondary Rented to Others *Golf Cart Coverage *Lender's Interest Protection *Trip Collision Coverage</p> <p>AVAILABLE: Owner Occupied/Secondary Residence</p>	<p>Comprehensive Mobile Home</p> <p>ELIGIBILITY: 40 years old/newer at inception Value \$5,000 to \$200,000</p> <p>PACKAGE POLICY INCLUDES: * Same as Preferred CPL/Med Pay \$25,000/\$500 Additional Living Expense (10%) Deductible \$500</p> <p>OPTIONAL COVERAGES Increased Deductible Increase Medical \$1,000 to \$2,000 CPL \$50,000 to \$300,00 *All * same as Preferred MH Full Repair Cost Satellite System Enhancement Coverage</p> <p>AVAILABLE: Owner Occupied/Seasonal</p>	<p>ELIGIBILITY: Owner Occupied/Seasonal Tenant contents policies (NO Theft) Mobile Home Value \$3,000 & up</p> <p>OPTIONAL COVERAGES: Increased Deductible Named Perils Personal Effects or Adjacent Structures Burglary Coverage Trip Collision Coverage CPL/Medical \$25,000/\$500 \$50,000/\$500 \$100,000/\$500 Lender's Interest Protection Supplemental Heating Surcharge Circuit Breakers Photos required</p>	<p>ELIGIBILITY: Rental/Commercial Mobile Home Mobile Home Value \$2,000 to \$40,000</p> <p>OPTIONAL COVERAGES same as Reliable Vintage except: Owners, Landlord's/Tenant's Liability: \$10,000 \$25,000 \$50,000 \$100,000 Medical Payments - \$250 Circuit Breakers Photos required</p>

First Western Insurance
1501 42nd Street, Suite 100
PO Box 65660
West Des Moines, IA 50265

www.fwins.com
apps@fwins.com
Phone: 515-225-6066
800-475-1000
Fax: 515-225-3872



Requirements:
Application w/photos
Direct Bill



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ILLINOIS CASUALTY DRAM SHOP	FOUNDERS DRAM SHOP	RLI PERSONAL UMBRELLA	RLI IN-HOME BUSINESS
<p>WE WRITE:</p> <p>Taverns, Restaurants, Host, Package Stores, Caterers, Private Clubs, Special Events (5 & 14 Day Events), Hall operator or caterer</p> <p>Restaurants with liquor receipts less than 25% of Combined food/liquor receipts \$250.00</p> <p>Restaurants with liquor receipts 25%/49% of Combined food/liquor receipts \$500.00</p> <p>Two kinds of billing available – “Direct/Agency Bill”</p> <p>GL coverage in place – requirement</p> <p>Completed application required – (submit for quote)</p> <p>Admitted (A rated) company</p> <p>Limits available: \$150,000 CSL, \$500,000 CSL, \$300,000 CSL, \$1,000,000 CSL</p>	<p>WE WRITE:</p> <p>Taverns, Restaurants, Package Stores, Hall or Caterers, Private Clubs, Special Events (5 & 14 Day Events)</p> <p>Restaurants with liquor receipts not more than 35% of total annual receipts (No live entertainment)</p> <p>Receipts Under \$30,000, closing at or before 12:01 AM (No live entertainment)</p> <p>GL coverage Not Required</p> <p>Completed application required – In House Quoting)</p> <p>Admitted (A rated) company</p> <p>LIMITS AVAILABLE: \$150,000 CSL, \$500,000 CSL, \$300,000 CSL, 1,000,000 CSL – SPLIT LIMITS Available</p>	<p>WHY !!!!! RLI</p> <p>Flexible - \$1,000,000 to \$5,000,000 Coverage Limits</p> <p>Competitive – low premiums for increased limits of liability</p> <p>Available – Iowa, Nebraska Only</p> <p>Broad Underwriting – Most people Qualify</p> <p>Self-underwriting application: Immediately known if insured is accepted</p> <p>New Business — Agency Bill Renewal — Direct Bill</p> <p>Covers – auto, home, boat, rental properties</p> <p>MUST have CURRENT application completed</p>	<p>FEATURES:</p> <p>Liability Limits up to \$1,000,000</p> <p>Satisfies most event or show liability requirements</p> <p>Business property protections up to \$50,000 (with \$250 deductible)</p> <p>Optional coverage for money & securities as well as electronic media</p> <p>Loss of income coverage</p> <p>Premiums starting as low as \$150 annually</p> <p>(Remember Most homeowners & renters policies do not cover liability or damage to property from business activities)</p> <p>New Business — Agency Bill Renewal — Direct Bill</p> <p>MUST have CURRENT application</p>

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Collector Vehicles



Any Collector Vehicle used only for pleasure (stock, modified, kit, antique, or classic)	SUBMISSION GUIDELINES	INELIGIBLE RISK	DRIVER ELIGIBILITY
Trucks Fire Engines Motorcycles Farm Tractors Watercraft	Completed application, signed by insured Photos are required	Restoring vehicles must be 50% complete Daily driving	2 minor moving violations. Major violations - Alcohol/drug or reckless driving not acceptable within the last 3-6 years. All household driving records are subject to review by Underwriting Applicant must be 26 yrs or older
USAGE & MILEAGE Typical use: 2,500 miles per year Must be stored in a locked garage Minimum Premium \$75 Comp only No limit Roadside Assistance	Direct Bill Coverage not bound until approved	Back-up transportation on a regular basis	Each household driver must maintain at least one regular use vehicle. Vehicle must be less than 20 yrs old and in good condition. Not considered regular use vehicles: Motorcycle Public transportation Trade vehicles Pickup trucks and utility vans

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MOTORCYCLE	IF IT FLOATS, WE QUOTE, WE INSURE	WE OFFER	
All bike types ATV High Performance Touring Motorcycle Dual-purpose	Bass Boats Houseboats Yachts Runabouts Sailboats Jet Boats Cruisers Wet Bikes Jet Skis Boat Rentals Pontoons Fishing Guides Airboat High Performance Boats & more!	Broad Coverage Territory Hull Values to 1,000,000 High Liability Limit All Risks & Agreed Value Yachts over \$100,000 Great Lakes & Canada Coverage Uninsured Boaters – Optional Liability (up to \$1,000,000) Emergency Assistance & Towing Tournament Participation Covered Non-owned Watercraft Liability Multiple Owners/Corporately Titled Boat discounts available	Liability Only Commercial Personal effects Medical Payments No lay-up Period Water-sport Liability
SPECIAL FEATURES Comprehensive Packages Replacement Cost Coverage Accessory Coverage Helmet Collision Travel Loss Reimbursement Discounts Offer Roadside Assistance Liability only policy		* Storm Damage – Wind, Weight of Ice & Snow * Surveys required on older vessels	

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BUILDERS RISK	SPECIALITY DWELLING FIRE (DP-1 & DP-3) VACANT	SPECIALITY DWELLING FIRE (DP-1 & DP-3)	HOMEOWNERS (HO-3, HO-8, HO-6 & HO-4)
<p>Work must be done by a licensed contractor</p> <p>Insured to ACV of complete cost</p> <p>Term Annual</p> <p>“Ground up” construction</p>	<p>Available for Fire & EC &/or Fire, EC & VMM</p> <p>Values \$5,000 and up</p> <p>Limits \$25,000 to \$300,000</p> <p>Loss Settlement ACV</p> <p>Term 3 mo (fully earned) or 6 mo (50% minimum earned)</p>	<p>Any occupancy (owner, seasonal, rental, vacant)</p> <p>Values \$5,000 and up</p> <p>Limits \$25,000 to \$300,000</p> <p>Coverage on contents</p> <p>Discounts allowed</p> <p>No knob & tubes, 100 AMP service required</p>	<p>Values \$35,000 and up</p> <p>Liability Limits (\$25,000 base) \$50,000 to \$300,000</p> <p>Liability can be excluded on HO-3, HO-8, HO-6 & HO-4</p> <p>Replacement & ACV available</p> <p>Roof exclusions: All Classes</p> <p>Other structures: All Classes</p> <p>Trampoline/Pool must be fenced, except PC9 & 10</p> <p>Theft includes \$5,000 on HO-3 and \$1,000 on HO-8</p> <p>Water back-up</p> <p>Liability can be written with an animal exclusion on certain breeds</p> <p>Discounts on protective devices</p> <p>Inland Marine: submit Appraisal/Application</p>
<p>QUOTING</p> <p>Need quick quote application</p> <p>Photos if available</p> <p>Higher values must be submitted</p>	<p>Any age home (updated last 30 years, shows pride of ownership)</p> <p>Converted commercial bldg, DP-1 Only</p> <p>Contents (offer coverage for Estates names or insured admitted to nursing home)</p> <p>May not qualify for DP-3, place in DP-1</p>		

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NEW VACATION RENTAL	INLAND MARINE	PERSONAL UMBRELLA
<p>Week to week & month to month exposures accepted</p> <p>Inspections and photos required</p> <p>Dwelling value \$100,000 + range</p> <p>Condo minimum content values \$50,000 + \$100,000 @ \$350 \$300,000 @ \$500</p>	<p>Underwriting Requirements:</p> <p>Value exceeds \$25,000: central station alarm required</p> <p>Values under \$1,000: bill of sale required</p> <p>Values over \$1,000: appraisals required, must be less than 3 yrs old</p>	<p>Eligibility Guidelines:</p> <p>Underwriting carrier must be a B+ or better (Best Rating)</p> <p>UM/UIM Excluded on policy</p> <p>Increased limits up to \$10 Million Primary and Excess available Target "high profile" risks such as celebrities and public figures</p> <p>Driver Exclusions available/driving record issues</p>
<p>VACANT LAND</p>	<p>Application must be completed</p>	<p>Minimum underlying limits:</p>
<p>Liability Limits:</p> <ul style="list-style-type: none"> To \$1,000,000 Residential ONLY No farming/construction operation No events No recreational vehicles No hunting <p>Agency Bill</p>	<p>Prohibited items:</p> <ul style="list-style-type: none"> Computer equipment Collections (baseball cards, beanie babies, etc.) Professional use <p>Items acceptable:</p> <ul style="list-style-type: none"> jewelry, furs, silver, fine arts, cameras, stamps, guns <p>Agency Bill</p>	<p>Home \$300,000 Watercraft \$300,000 Personal Watercraft \$500,000 Youthful Driver \$500,000</p> <p>Watercraft can be excluded</p> <p>Farm/Ranch exposures Minimum underlying limits: \$300,000</p> <p>Employers Liability Excluded</p> <p>Agency Bill</p>

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FIRST WESTERN INSURANCE

an RW Scobie Company

THINK OF US FIRST FOR YOUR SPECIALTY INSURANCE NEEDS

American Modern coverages and rates are competitive in most market segments. But, we have some extra special "*sweet spots*" you'll want to check out when looking for the best place to write your specialty personal lines risks.

We hope you'll quote American Modern for all your specialty risks. But, at the very least, be sure to choose American Modern first if your risk has one or more of the characteristics listed below.



Manufactured Home

- **Any occupancy** (owner, seasonal, rental, tenant)
- **Any age home** (even prior to 1976)
- **Any location**
- **No photos required** (inspections ordered by the company)
- **Any Value** less than \$300,000
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Optional Replacement Cost** for homes up to 15 years old
- **Modular housing** acceptable

Quote Us for All Your Manufactured Home Risks, But Especially These...

- **Rental and Tenant** risks
- **Older customers**
- **Newer homes**



Specialty Dwelling Fire (DP-1 — ACV)

- **Any occupancy** (owner, seasonal, rental, vacant)
- **Multiple family dwellings** acceptable (up to 4 families)
- **Any age home** (no updates required)
- **Any location** (even protection class 9 & 10)
- **No photos required** (inspections ordered by the company)
- **Values** ranging between \$20,000 and \$300,000
- **Most prior losses** acceptable
- **Bankruptcies** or credit problems acceptable
- **Optional coverages** (Liability and vandalism)
- **Fair Rental Value** or Loss of Rents Option

Quote Us for All Your Specialty Dwelling Risks, But Especially These...

- **Owner, Seasonal, Rental & Vacant** dwellings
- **Older homes** (prior to 1960)
- **Protection classes** 1 through 10
- **Values** under \$300,000

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Motorcycle

- **All bike types** (including off-road ATVs, scooters, high performance bikes)
- **Custom bikes** (subject to underwriting approval)
- **Liability-only** policies
- **Liability limits** up to \$250,000/\$500,000
- **Driving record** (nearly any)
- **Accessories coverage** (\$3,000 INCLUDED; optional increase to \$15,000)
- **Replacement Cost** available for bikes 2 years old or newer
- **Discounts available** (transfer, home owner, safety course)

Quote Us for All Your Motorcycle Risks, But Especially These...

- **Class "A" bikes** (Japanese or foreign street bikes)
- **ATV's**
- **Married insureds** (age 50 or older)
- **Average to good credit**



Watercraft

- **All boat types** (up to 64' in length and 70 mph)
- **All personal watercraft**
- **Any age watercraft**
- **Values up to \$300,000**
- **Liability-only** policies available
- **Combined Single Limits** up to \$500,000
- **No restrictions** for inland-to-coastal or state-to-state trailering
- **Agreed Value and Replacement Cost** provisions standard
- **Discounts available** (transfer, multi-unit, ownership, renewal)

Quote Us for All Your Watercraft Risks, But Especially These...

- **Experienced owners**
- **Personal Watercraft** (e.g., Jet Skis)
- **Boats at or under 60 mph**
- **Trailered boats**
- **Boats below \$75,000**
- **Older, smaller boats**



Motor Home/Travel Trailer

- **Four Settlement Options:** ACV, Agreed Value, Purchase Price or Replacement Cost
- **Motor Home Liability Limits** up to \$500/500
- **No Surcharge** for first two Minor Violations
- **Personal Liability** Endorsements are available for Vacationers or Full Timers
- **Discounts Available** (Loss Free, Association, Accident Prevention, Anti-Theft)

Quote Us for All Your Recreational Vehicle Risks, But Especially These...

Motor Home:

- **Married Operators** (age 26-40)
- **Class A Units**
- **Single Operators** (any age and vehicle type)
- **Values up to \$300,000**

Travel Trailer:

- **All**



Collector Car

- **Any collectible vehicle** use only for pleasure (stock, modified, kit, antique, classic)
- **Three mileage plans** (1,000, 3,000, 6,000)
- **Agreed Value** settlement
- **Collections** acceptable
- **Combined Single Limits** up to \$500,000
- **One liability charge** for multi-unit policies
- **Any aged vehicle** that will appreciate in value

Quote Us for All Your Collector Car Risks, But Especially These...

- **Older Vehicles** (more than 14 years old)
- **Low mileage vehicles** (not driven or driven less than 1000 miles annually)
- **Vehicles with a value greater than \$5,000**

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American Reliable's Three Dwelling Programs

DP-1	DP-2	DP-3
<ul style="list-style-type: none"> • Owner, Rental, Seasonal or Vacant Occupancies • Fuse boxes are acceptable • Plumbing, heating and roof updates are not required • Loss Settlement is ACV • Optional Coverages include: <ul style="list-style-type: none"> Fair Rental Value Additional Living Expense Burglary Coverage Limited Theft Coverage on Personal Property Radio & TV Antennas, Signs & Awning Coverage Vandalism and Malicious Mischief <p><i>We have outstanding vacant rates!</i></p>	<ul style="list-style-type: none"> • Owner, Rental and Seasonal Occupancies • Fuse boxes are acceptable • If the roof has not been fully updated in the past 20 years, an endorsement is attached that limits coverage to fire and lightning. • Plumbing updates are not required. • Heating must be fully updated in the past 30 years. • Loss Settlement is Replacement Cost for Dwelling and Other Structures. • Optional Coverages include: <ul style="list-style-type: none"> Replacement Cost on Personal Property Limited Theft Coverage on Personal Property Radio & TV Antennas, Signs & Awning Coverage 	<ul style="list-style-type: none"> • Owner Occupied and Rental Occupancies. • The home must be entirely on circuit breakers. • If the roof has not been fully updated in the past 20 years, and endorsement is attached that limits coverage to fire and lightning. • The plumbing and heating must be fully updated in the past 30 years. • Loss Settlement is Replacement Cost for Dwelling and Other Structures. • Optional Coverages include: <ul style="list-style-type: none"> Replacement Cost on Personal Property Limited Theft Coverage on Personal Property Radio & TV Antennas, Signs & Awning Coverage

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United States Liability Insurance Group

Personal Umbrella	1-4 Family Dwelling Product	Excess Comprehensive Personal Liability Product
<ul style="list-style-type: none"> Professional Athletes & Coaches Individuals in the Entertainment World Farm/Ranch High Risk Preferred Standard Excess <p>Available Limits:</p> <ul style="list-style-type: none"> Coverage Excess UM up to \$1M Underlying auto limit up to \$1M Combined single limit or \$1M/\$1M split limit <p>A.M. Best rated A++ carrier</p> <p>Web Quoting available @ www.fwins.com</p> <p>Accord/other umbrella application acceptable for quote</p> <p>If bound, must have USLI application completed</p> <p>Web quoting is available</p>	<ul style="list-style-type: none"> 1 to 4 family tenant occupied & 2 to 4 family owner occupied dwellings Dwelling (Coverage A) Limits up to \$400,000 Electrical Systems on circuit breakers, providing at least 100 amp service Dwellings in Protection Class 1-8 No losses or claims incurred in the past 3 years Product available on either a Basic (DP-1) or (DP-3) form <p>Available limits up to \$1M</p> <p>Medical up to \$5,000</p>	<ul style="list-style-type: none"> 1 to 4 family dwellings, owner/tenant occupied seasonal/secondary dwellings Coverage offered for condominium unit owners, Mobile home owners, & tenants of multiple unit buildings Dwellings under renovation/construction where the Insured is not the general contractor Individuals, Trusts, Estates, Limited Liability Corporations, Limited Partnerships, Family Partnerships, Corporations may be written as a named insured High profile entertainers, professional athletes & etc <p>Eligible Risks:</p> <ul style="list-style-type: none"> Short term rentals are acceptable Prior liability losses/any open liability loss considered upon submission In-Home business considered when covered by underlying Homeowners/CPL policy Vacant land is acceptable Home daycare considered

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Hazel Woods

Personal Lines Mgr.

hwoods@fwins.com

extension 221



Linda Burg

Underwriter IA/NE

lbarg@fwins.com

extension 223



Mike Porter

Underwriter IA/NE

mporter@fwins.com

extension 240



Debi Broughton

Underwriter Assistant

dbroughton@fwins.com

extension 238



Dan Hoyka

Underwriter MN/WI

dhoyka@fwins.com

extension 227



Jim Trager

Sales IA

jtrager@fwins.com

extension 237

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American Livestock Mortality



Cattle

- Age Limit 3 months to 7 years

Coverages Offered include:

- Full Mortality
- Limited risk
- Transit

Dogs (seeing eye dogs, show dogs, police dogs, drug dogs & breeding)

- Age limit 4 months through 6 years
- Certain breeds, not acceptable for whelping risks
- Loss due to theft, straying or mysterious disappearance not covered

Equine (horses)

All breeds and uses of registered horses can be insured

Coverages offered include:

- Full mortality
- Limited risk
- Special accident
- Loss of use (on show horses)
- Prospective foal
- Barrenness
- Fertility on stallions
- Deductible schedules
- Colic surgery reimbursement – Flat fee
- Emergency surgical reimbursement – Flat fee

Cost of coverage is dependent on breed, age, use and sex of horse

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