FMBC APPETITE GUIDE

This guide is meant as a bullet point view of some of the coverages offered by Farm Mutual Insurance Association of Burnet County – FMBC

We specialize in rural and unprotected property. We write homes/farms/ranches including protection classes 1-10.

PRIMARY DWELLING	MOBILE/MANUFACTURED HOMES
FARMS/RANCHES	Mobiles ACV Only
RENTALS, SECONDARY & BUILDERS RISK	
\$600,000 TIV Limit	Singlewides - 15 Year Age Limit
(Higher Limits Available w/ Approval)	Doublewides – 25 Year Age Limit
40% Contents Included (higher limits available)	
10% Outbuilding Coverage included	
Liability Limits From \$100,000 to \$300,000	
(Animal Collision/Agricultural Coverage Available)	
Additional Living Expense Included – 6%	
Vandalism Coverage Included - \$1,500	
Blanket Theft Coverage Available	
Sudden & Accidental Discharge Included	
Attached Fence Coverage Included	
Deductibles: \$1,000 Minimum	
(1%, 2%, 3% available with premium discounts)	
Replacement Cost Coverage available on composition roofs up to 15 years of age and metal roofs up to 30 years of age	
Replacement Cost Coverage available on homes up to 30 years of age and RC available on older homes w/ underwriting approval if updated	

2nd Tier available with underwriting approval

Online Rater at fmbctx.com