



Agent360 Product Guide



A Better Insurance Experience.[®]



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INSURANCE MADE EASIER

Foremost® – A Farmers Insurance® Company can help you provide your customers with A Better Insurance Experience® with our innovative **Foremost SignatureSM auto, home and umbrella products** written on our new Agent360SM quoting and servicing system.

The Foremost Signature products are built on four key principles: **simplicity, convenience, flexibility and value**. All of it is aimed at helping you create profitable, long-lasting customer relationships.

Foremost SignatureSM

AUTO & HOME

We know insurance customers value experience and a personal connection. That's why we're committed to providing you with access to innovative products and services, and we're thinking ahead to help you keep pace with the changing marketplace.

Product Suite Overview

Before we get into the specifics of our auto, home and umbrella products, let's look at defining components of the suite: customizable coverage levels, customer-centric features, multi-line bundles and attractive money-saving opportunities.



Three customizable coverage levels

We offer our auto and home products at three coverage levels (Value Plus, Enhanced Plus and GrandProtect®) and give customers the **ability to customize** the coverage within each level. This helps you **simplify your sales process** by providing you with a natural starting point for a conversation with each customer, depending on what coverage level they want.

For example, if a customer wants the insurance basics, they can start with products at the Value Plus level and build from there. For customers who want more complex coverage, you can go directly to products at the GrandProtect level.

Our umbrella product is not segmented by coverage level, and we generally require the underlying auto and home policies to be Foremost Signature policies. (This requirement may vary by state.)



Talking points

With Foremost Signature products, customers can handpick the features and benefits they want, and it's easy for them to adjust their coverage as their circumstances change.

Foremost Signature policies are very **flexible**, so it's easy to design coverage that matches what customers want and provides them with **great value**.

Customers who bundle their Foremost Signature auto and home policies may be eligible for a multi-policy discount.

Possible savings include payment plan and paperless discounts. If customers bundle policies together, they can also realize additional savings.



Coverage levels



Value Plus

Designed for customers who want insurance basics.



Enhanced Plus

Includes additional features that appeal to customers who want more advanced coverage.




GrandProtect

Designed for customers with high-value assets who want more extensive coverage.

Customer-centric features

We've designed our product suite to allow customers to pick and choose from many feature options at each coverage level. This makes it easier for you to **deliver value** to a customer by allowing them to customize and adjust coverage. Customers will appreciate this both at the outset of a relationship and as they progress through life stages.

We've also included features and options that will help **sharpen your competitive edge** by helping you meet the evolving expectations of insurance customers. For example:



Auto

- Accident forgiveness
- Diminishing deductible
- New vehicle replacement
- Rideshare and local delivery coverage
- Identity theft and credit protection



Home

- Blanket property limit
- A choice of building and roof loss settlements
- Home systems protection
- Building code upgrade and demolition costs coverage
- Identity theft and credit protection

A full umbrella policy is also available.



Talking points

Foremost offers customers coverage and features they want. The **new vehicle replacement** and **guaranteed rebuild** options are just a couple examples.

Foremost Signature policies include features and options that **reward safe drivers** and can **save customers money**, like the accident forgiveness program, a diminishing deductible option and a long list of discounts.

Identity theft is one of the fastest growing crimes in America. Foremost Signature policies include **identity theft resolution services** so customers can get help they need, even if they only suspect there may be a problem.



Foremost is focused on providing A Better Insurance Experience. Foremost has been an insurance industry leader since 1952, and today we offer a well-rounded suite of personal lines insurance products designed for a variety of insurable risks.

Flexible, multi-line bundles

Our auto and home products can be sold individually at any of the three coverage levels or can be combined into a **bundle with one bill and one deductible***. An umbrella policy can also be included in a bundle. (The single deductible does not apply to umbrella policies.)

With just one bill and one deductible, bundles can help **increase customer retention and satisfaction** by providing them with exceptional convenience and multi-line coverage. The tremendous flexibility of our bundles provides you an opportunity to create **profitable, multi-line relationships** with a wider range of customers.

*State underwriting rules and monoline restrictions may apply.



Talking points

If a customer purchases more than one Foremost Signature policy, they can combine them into a bundle. Bundles can be **more convenient** because they have just one bill for all policies. They can also save customers money with **discounts** and just **one deductible**.

Some people shy away from bundles because they're not sure if they want everything the bundles include. Since Foremost Signature bundles are created from policies and coverages that customers have selected, **they choose what's included in the bundle**.



Auto




Our new auto product is designed to be more flexible to accommodate today's consumers.

Customers can choose the coverages and features they want. The product's flexibility can also **save them money**, since they only pay for the coverage and options they want.









Features Automatically included + New

Name	Description
Identity Theft Resolution	Provides insureds who suspect their personal information has been compromised or stolen with access to an experienced fraud representative, who will help them restore, replace or protect that information. In addition, if their identity is stolen, they receive one year of comprehensive credit and fraud monitoring of over 1,000 public records databases. That includes an initial complimentary credit report from all three credit bureaus.
+ Accident Forgiveness Program	Forgives the first accident for policyholders who have been insured continuously by an applicable Foremost entity for 60 months or more (there is a limit of one forgiven accident at a time per policy).
Custom Equipment Coverage ((\$2,000 in coverage is automatically provided; higher limits are available to purchase.)	Coverage for add-ons, modifications or customizations to a covered vehicle. It covers items such as navigation systems, custom spoilers, wheels or grilles, and custom paint.
Mexico Coverage – Limited (The policy must include comprehensive and collision coverage.)	If the insured is in an accident when driving an insured vehicle in Mexico within 25 miles of the United States border, this coverage will pay to return the vehicle back to the U.S. and pay for repairs. It applies only to infrequent trips of less than 10 days. (Note: Liability coverage is not provided in Mexico, and liability is a crime in Mexico that may include jail time; policyholders may want to consider purchasing liability coverage in Mexico.
Enhanced Rental Car Coverage	If an insured rents a vehicle and has an accident, any physical damage coverage provided by the policy extends to the rental vehicle. Additionally, any claims or loss-of-use fees or charges assessed by the rental agency are covered up to policy limits.
Child Safety Seat Replacement Coverage (The policy must include comprehensive and collision coverage.)	Pays to replace a child safety seat that is damaged in an accident involving an insured vehicle.
Safety Glass Deductible Waiver (This coverage replaces the glass deductible buyback and full glass coverage.)	Waives the deductible if the windshield on an insured vehicle is damaged and that is the only damage.
Diminishing Deductible (This replaces the DSB.)	Reduces deductibles by \$50 for semi-annual policies and \$100 for annual policies for each consecutive policy term in which there are no comprehensive or collision claims, up to a maximum reduction of \$500.
Roadside Assistance (This replaces towing and labor coverage.)	Roadside assistance in case of a breakdown. Services include towing, jump starts, delivery of fuel, flat tire repair, and lockout services. It is not available for RVs. There is a \$200 limit.

Features cont.

 Automatically included

 New

Rental Car Reimbursement	Pays for transportation expenses (e.g., the cost of a rental car or ride sharing service) while an insured vehicle is being repaired for covered damage. Limits start at \$40 per day/\$1,200 per accident.
New Vehicle Replacement This option may be purchased for vehicles up to three years old.	Provides for the cost of a new vehicle of the same make, size, class and body type if the insured vehicle is a total loss. There are no annual mileage limits. A deductible applies. (Please Note: The mileage limit was removed and coverage was extended from one to three years.)
 Original Equipment Manufacturer's (OEM) Parts	OEM parts are used, whenever possible, when damaged vehicles are being repaired. The vehicle must be no more than 10 years old.
Worldwide Liability Coverage (This is now available for all policies.)	Provides for worldwide auto liability, medical expense and personal liability coverage, along with global coverage for personal property.
Lease or Loan Gap	Pays for the difference between the unpaid amount due on a lease or loan on the vehicle and the Actual Cash Value (ACV) of the vehicle at the time of a total loss.
 Auto Extra	Provides a package of coverages, including: \$500 for key or lock replacement; \$1,000 for pet dog or cat medical expenses or death resulting from an accident in which a covered vehicle is damaged; airbag replacement for accidental discharge; \$2,000 for bikes and bike racks carried by the vehicle; \$2,000 for skis and ski racks carried by the vehicle; and new windshield wipers if the windshield is repaired or replaced.
 Travel Package	Additional coverage for vehicle disablement due to mechanical breakdown or an accident when traveling more than 100 miles from home. It covers up to the limit (\$1,000 or \$2,500) for lodging, meals, personal property, transportation to the destination or home, and the cost to return the vehicle home. It also extends the policy to cover motor homes, motorcycles and RVs rented by the insured.
 Rideshare Coverage	Coverage when the insured is driving for a rideshare business. The coverage is in effect after the driver is matched with a rider and they are driving to pick up the rider or have the rider in the vehicle. The policy's base coverage applies when the driver is waiting to be matched up with a fare. This option is available only for part-time drivers. There are no annual mileage limits.
 Agreed Value	Agreed Value is the amount that will be paid if a vehicle is a total loss due to a covered accident. This is optional for low speed vehicles and golf carts registered and licensed for use on public roads.
 Local Delivery	Provides coverage when the insured is driving as a delivery person (e.g. delivering pizza, packages). This option is available only for part-time drivers. There are no annual mileage limits.
 Named Non-Owner	Provides coverage if the insured does not own or have an auto available for their regular use. If they rent or borrow autos, this provides coverage while they are driving.
 Vehicle Ownership Flexibility	All vehicles in the household can be insured on the same policy, regardless of how the vehicles are titled or owned.

Features cont. Automatically included + New

+ Joint Ownership Option	Vehicles jointly owned between two (or more) people who are not residents of the same household can be insured. For example, if a vehicle is owned jointly between two families, we can insure the vehicle and list one family as the joint owner.
Non-Owned Vehicle	If the insured or an insured’s relative does not own the auto they are driving, this option allows the insured’s auto insurance to provide excess coverage over the insurance provided by the auto’s owner. The auto must have insurance provided by the owner.
Collectible Vehicles	This option provides agreed value coverage for antiques, classics, replicas, and custom vehicles based on simplified rates and usage requirements.
Additional Insured/Additional Interests	Allows Additional Insureds and Additional Interests to be listed on policy.
+ Trust	If a vehicle is titled to a trust (for tax reasons), you can list the person using the vehicle as the named insured and use the trust endorsement.
Policy Terms	Customers can choose between six or 12 months.
Single Deductible	Provided on policy bundles or packages.
Billing Options (Expanded)	Options include automatic EFT, online payment, recurring credit card, and single bill for all policies. All of these options allow for flexible due dates and payment plans.

Coverage Level Comparison

This chart has at-a-glance information to help you decide what coverage level to start with (Value Plus, Enhanced Plus or GrandProtect) in the customer conversation. Each level has several key features and coverages that are automatically included, as well as additional options – which empower customers to customize their own policy. The chart also indicates which features are required if the customer wants to move up to a higher level.

Automatically included + New Required for coverage level

	Value Plus	Enhanced Plus	GrandProtect
Liability — Limits			
Bodily Injury (per person/per accident)	Min: State minimums	Min: \$50K/\$100K or \$100K CSL	Min: \$100K/\$300K or \$300K CSL
Uninsured Motorists	Max: \$1M/\$1M or \$1M CSL	Max: \$1M/\$1M or \$1M CSL	Max: \$1M/\$1M or \$1M CSL
Underinsured Motorists			
Property Damage	Min: State minimum	Min: \$50K	Min: \$50K
	Max: \$1M	Max: \$1M	Max: \$1M
Uninsured Motorists	As required by law	As required by law	As required by law
Medical Expense (per person)	Min: \$1,000 Max: \$25K	Min: \$1,000 Max: \$25K	Min: \$1,000 Max: \$25K
Personal Injury Protection	As required by law	As required by law	As required by law

Coverage Level Comparison cont. Automatically included + New Required for coverage level

	Value Plus	Enhanced Plus	GrandProtect
Physical Damage			
Comprehensive (Deductible: \$100 - \$10,000)	Optional	Required on one vehicle	Required on one vehicle
Collision (Deductible: \$100 - \$10,000)	Optional	Required on one vehicle	Required on one vehicle
Additional Coverages and Features			
Identity Theft Resolution	Included	Included	Included
+ Accident Forgiveness Program	Included	Included	Included
Custom Equipment (\$2,000 is included; higher limits are available)	Included	Included	Included
Mexico Coverage - Limited (Comprehensive and collision are required)	Included	Included	Included
Enhanced Rental Car	Included	Included	Included
Child Safety Seat Replacement (Comprehensive and collision coverage are required)	Included	Included	Included
Safety Glass Deductible Waiver (with Comprehensive)	Optional	Optional	Required
Diminishing Deductible (\$100 credit/yr.; \$500 max. credit)	Optional	Required	Required
Roadside Assistance (Limit: \$200)	Optional	Optional	Required only if vehicle has Comp/Collision; otherwise it is optional per vehicle
Rental Car Reimbursement Limits: \$40/day; \$1,200/accident \$75/day; \$2,250/accident \$100/day; \$3,000/accident	Optional	Optional	Required only if vehicle has Comp/Collision; otherwise it is optional per vehicle
New Vehicle Replacement	Optional	Optional	Required if vehicle is one year old or newer
+ Original Equipment Manufacturer's (OEM) Parts (vehicle must be 10 years old or newer)	Optional	Optional	Optional
Worldwide Liability	Optional	Optional	Required
Lease or Loan Gap	Optional	Optional	Optional
+ Auto Extra	Optional	Required	Required
+ Travel Package	Optional	Optional	Required
+ Ride Share	Optional	Optional	Optional
+ Agreed Value on low speed vehicles and golf carts	Optional	Optional	Optional
+ Local Delivery	Optional	Optional	Optional
+ Named Non-Owner	Optional	Optional	Optional
Non-Owned Vehicle	Optional	Optional	Optional



Auto Talking Points

Customers can customize their policy so **they can get a brand new car** if their new car is totaled in the first three years.

An automatic feature that customers may like if they're a safe driver: If they go five years without a claim, **their first accident is forgiven**. There's no rate increase or impact to their policy.

Customers who like to travel can include an option that will provide them with auto liability, medical expense and personal liability coverage **worldwide**. It also includes global coverage for personal property.

With the **diminishing deductible option**, the customer's deductible will be reduced by as much as \$100 each consecutive year they don't have a comprehensive or collision claim, up to a maximum reduction of \$500.

We know many customers would like to take advantage of the **sharing economy**. That's why we're excited Foremost Signature policies offer coverage options if customers are driving for a rideshare business or as a delivery person.



Home



Our new home product is customizable.

With more optional coverages and tremendous flexibility, it's easy for customers to choose coverage for their current circumstances, then make adjustments as their lives change.

The home product is priced by peril and location, and matches rate to risk using multiple rating variables.

Features

Automatically included

+ New

Name	Description
<p>Blanket Property Limit (This is available on all policies with qualifying Cov. A and Building Code Upgrade and Demolition Costs coverage.)</p>	<p>Combines policy limits for dwelling, private structures and personal property coverage to provide the insured with one total limit to use when they need it.</p>
<p>Guaranteed Rebuild (This replaces Coverage A Plus.)</p>	<p>Pays for the full cost to repair or replace a home without deduction for depreciation (less the deductible), even if that cost exceeds the amount shown on the Declarations Page.</p>
<p>Extended Protection (This is up to an additional 25% of Coverage A; it replaces Extended Limits coverage.)</p>	<p>Provides up to an additional 25% of the coverage limit (less the deductible). It also includes buildings under Coverage B up to an additional 25% of Coverage B. Replacement cost and functional replacement cost coverage is available.</p>
<p>Replacement Cost on Contents</p>	<p>Pays for the full cost to repair or replace covered items without deduction for depreciation (less the deductible).</p>
<p>Identity Theft Resolution and Credit Protection (This is provided in all states at no additional charge; credit card protection is an added benefit provided to home customers.)</p>	<p>Provides insureds who suspect their personal information has been compromised or stolen with access to an experienced fraud representative, who will help them restore, replace or protect that information. In addition, if their identity is stolen, they receive one year of comprehensive credit and fraud monitoring of over 1,000 public records databases. That includes an initial complimentary credit report from all three credit bureaus. It provides up to \$25,000 for expense reimbursement, including for lost wages, attorney fees, certified mail fees, and application fees. It also provides up to \$10,000 for unauthorized use of any credit or debit card and forgery of checks or other negotiable instruments.</p>
<p>Coverage for Back Up of Sewers, Drains and Sump Pump</p>	<p>Pays for damage caused by water backing up through sewers, drains or sump pumps, subject to the applicable deductible. (Coverage is subject to requirements listed in the policy. See the policy for coverage availability and restrictions.)</p>
<p>Building Code Upgrade and Demolition Costs Coverage (This replaces Ordinance or Law Coverage; it is required for purchase with Guaranteed Rebuild and Extended Protection coverage.)</p>	<p>Provides coverage if a building is damaged or destroyed and the insured faces additional costs because of new building laws and ordinances governing the repair, reconstruction, or demolition of the residence.</p>
<p>+ Builders Risk – Collapse and Theft Coverage</p>	<p>While a covered house is under initial construction, this provides coverage for:</p> <ul style="list-style-type: none"> • Theft of materials while they are on the residence premises. • Materials while they are in transit for fire, lightning, collapse of a bridge, collision, derailment, flood, overturn of a vehicle, and theft. • Collapse from hydrostatic pressure while buildings are in the course of construction.

Features cont. Automatically included + New

<p>+ Extra Endorsements</p>	<p>Endorsements are available to cover direct physical loss to electronics, musical instruments, sports equipment, and luxury items. Coverage is now provided for expanded perils and the deductible has been lowered to \$100. For Extra Endorsements other than Luxury, warranty-like protection is provided for items purchased in the past three years for breakdown, defect, and faulty manufacturing or deficiency in design, specifications, workmanship, or materials.</p>
<p>+ Home Systems Protection</p>	<p>Equipment Breakdown: This provides \$100,000 of replacement cost coverage for mechanical breakdown of equipment that is less than 15 years old or \$1,500 per unit of equipment that is 15 years old or greater.¹ Service Line (Home only): This provides \$10,000 of coverage for repair of all service lines, if the dwelling is less than 50 years old; or \$2,500 per service line, if the dwelling is 50 years old or greater. If the damaged service line was newly installed or replaced in its entirety within 50 years of the damage, the \$10,000 limit will apply.²</p>

¹Coverage includes home infrastructure systems, appliances and electronics (including micro-electronics). ²Coverage includes repair of underground service lines, including water, sewer, electric, gas, communications and more. It also includes coverage for physical damage (e.g., leak, break, tear, rupture, collapse, arcing) and damage to landscape and hardscape.

Coverage Level Comparison

Use this chart as you decide what coverage level to start with (Value Plus, Enhanced Plus or GrandProtect) in the customer conversation. Each level has several key features and coverages that are automatically **included**, as well as additional options – which empower customers to customize their own policy. The chart also indicates which features are **required** if the customer wants to move up to a higher level.

Automatically included Coverage locked based on coverage level selected

	Value Plus	Enhanced Plus	GrandProtect®
Coverage A – Dwelling			
Minimum	\$100K	\$100K	\$250K
Limits	Insurance to value requirements based on Building Property Loss Settlement selection	Insurance to value requirements based on Building Property Loss Settlement selection	100% to 120% insurance to value
Building Property Loss Settlement Options:			
Replacement Cost	Included for buildings as default	Optional	Not available
Extended Protection for Buildings	Optional	Optional	Not available
Guaranteed Rebuild Cost (Dwelling)	Optional	Included as default	Included as default
Blanket Property Rebuild	Optional	Optional	Included
Roof Loss Settlement	Replacement Cost*	Replacement Cost*	Replacement Cost*

Coverage Level Comparison cont. Automatically included Coverage locked based on coverage level selected

	Value Plus	Enhanced Plus	GrandProtect®
Coverage B – Private Structures			
Limits	5% to 30% of Coverage A limit	5% to 30% of Coverage A limit	Blanket property limit (25% or 30% of Coverage A limit)
Building Property Loss Settlement	Loss capped at Coverage B purchased limit	Loss capped at Coverage B purchased limit	Blanket property guaranteed rebuild
Roof Loss Settlement	Follows Coverage A	Follows Coverage A	Follows Coverage A
Coverage C – Personal Property			
Limits	45% to 75% of Coverage A limit	45% to 75% of Coverage A limit	Blanket property limit (75% of Coverage A limit)
Loss Settlement Method	Replacement cost on contents	Replacement cost on contents	Replacement cost on contents
Coverage D – Loss of Use			
Limits	30% of Coverage A limit	40% of Coverage A limit	Actual loss sustained (ALS)
Prohibited Use	14 days	14 days	60 days
Perils and Deductibles			
Perils Insured	Special Perils Coverages A & B: All risks w/exceptions Coverage C: Broad named perils	Special Perils Coverages A & B: All risks w/exceptions Coverage C: Broad named perils	Comprehensive Perils Coverages A, B & C: All risks w/exceptions
Deductible(s)	% and \$ amount options available.	% and \$ amount options available.	% and \$ amount options available.
Coverage E – Personal Liability			
Limits	\$100K to \$1M	\$100K to \$1M	\$300K to \$1M
Coverage F – Medical Payments to Others			
Limits	\$1,000, \$2,500, \$5,000 or \$10K	\$1,000, \$2,500, \$5,000 or \$10K	\$1,000, \$2,500, \$5,000 or \$10K
Additional Coverages			
Identity Theft & Credit Protection Mandatory	Identity theft resolution service; expense reimbursement up to \$25K; credit card coverage up to \$10K	Identity theft resolution service; expense reimbursement up to \$25K; credit coverage up to \$10K	Identity theft resolution service; expense reimbursement up to \$25K; credit card coverage up to \$10K
Self-Storage	20% of Cov. C capped upon theft loss	Coverage C limit	Blanket property limit
Loss Assessment	Required; Min: \$2,000; higher limits available	Required; Min: \$10K; higher limits available	Required; Min: \$10K; higher limits available
Personal Injury	Optional	Included, but may be removed	Included, but may be removed
Back Up of Sewers, Drains and Sump Pump	Optional	Optional	\$10K included for homes up to \$500K; \$25K included for homes over \$500K; higher options available

Coverage Level Comparison cont. Automatically included Coverage locked based on coverage level selected

	Value Plus	Enhanced Plus	GrandProtect®
Building Code Upgrade and Demolition Costs	Optional; 50% or 100% of Coverage A available	50% of Coverage A included; 100% of Coverage A available	Included within Blanket Property Limit
Collapse	Included	Included	Included
Construction Increased Costs	Up to 15% of building property limit	Up to 15% of building property limit	Up to 15% of building property limit
Debris Removal	Up to an additional 5%	Up to an additional 5%	Up to an additional 5%
Debris Removal of Trees	\$1,000/loss; \$500/tree; requires tree resting against a structure or blocking a driveway/handicap ramp	\$2,000/loss; \$500/tree; requires tree resting against a structure or blocking a driveway/handicap ramp	\$2,000/loss; \$500/tree; no requirement
Emergency Removal of Property	Up to 30 days from date of removal	Up to 30 days from date of removal	Up to 30 days from date of removal
Fire Dept. Charges — Mutual Aid	\$1,500	\$1,500	\$2,000
Fungus and Mold Remediation	\$10,000	\$10,000	\$10,000
Inflation Protection	Included	Included	Included
Land	\$10,000	\$10,000	\$25,000
Landlord’s Furnishings	\$2,500	\$2,500	\$2,500
Reasonable Repairs	Expense incurred	Expense incurred	Expense incurred
Volcanic Action	Included	Included	Included
Data and Records	\$1,500 (Personal only; no business)	\$1,500 (Personal only; no business)	\$2,500
Dwelling Under Construction — Extension of Coverages	Included for initial construction prior to occupancy	Included for initial construction prior to occupancy	Included for initial construction prior to occupancy
Emergency Living Expense — Power Interruption Off Premises	\$500	\$750	\$1,000
Fire Extinguisher Recharge	\$100	\$100	\$100
Lock Replacement	\$500 - Key stolen with other property	\$500 - Key stolen with other property	\$500 - Key stolen
Refrigerated Contents	\$500	\$750	\$1,000
Reward	10% of loss Arson or recov'd property: \$5,000 max. Theft conviction: \$1,000 max."	10% of loss Arson or recov'd property: \$5,000 max. Theft conviction: \$1,000 max."	10% of loss Arson or recov'd property: \$5,000 max. Theft conviction: \$1,000 max."
Trees, Shrubs, Plants and Lawns	5% of Coverage A; \$500/tree	5% of Coverage A; \$500/tree	5% of Coverage A; \$1,000/tree
Mortgage Closing Cost Expense	Not available	Not available	\$5,000
Newly Acquired Watercraft/ Equip.	Not available	Not available	\$25,000 up to 30 days

Coverage Level Comparison cont. Automatically included Coverage locked based on coverage level selected

	Value Plus	Enhanced Plus	GrandProtect®
Damage to Property of Others	\$1,500	\$2,500	\$2,500
Claims Expense for lost wages/ salary	\$250/day	\$500/day	\$500/day
Rented or Borrowed Watercraft	Not available	Not available	\$25,000
Special Limitations			
Jewelry (Theft)	\$1,500	\$1,500 per item/\$5,000 aggregate	\$5,000
Furs (Theft)	\$1,500	\$1,500 per item/\$2,500 aggregate	\$5,000
Silverware and Goldware (Theft)	\$2,500	\$10,000	\$10,000
Firearms (Theft)	\$2,500	\$5,000	\$5,000
Tools (Theft)	\$7,500	\$10,000	Blanket property limit
Memorabilia	\$10,000	\$10,000	\$10,000
Coin/Currency/Stamp Collections	\$1,500	\$3,000	\$5,000
Money	\$200	\$500	\$1,000
Securities	\$2,000	\$2,500	\$5,000
Manuscripts	\$2,000	\$2,500	\$5,000
Motorized Toys for Children	\$1,500	\$1,500	\$1,500
Motorized Tractors	\$5,000	\$10,000	\$15,000
Motor Vehicle Parts	\$1,000	\$2,000	\$2,000
Watercraft	\$2,000	\$3,000	\$5,000
Trailers	\$2,000	\$3,000	\$5,000
Business Property	\$2,500	\$2,500	\$7,500
Business Use Computers	\$5,000	\$5,000	\$5,000

*Roof loss settlement options may vary by state.

Optional Coverages for all Levels

- Additional Location Not Rented to Others
- Business Pursuits
- Builder’s Risk — Collapse and Theft Coverage
- Earthquake and Volcanic Eruption
- Electronics Extra
- Musical Instruments Extra
- Sports Equipment Extra
- Luxury Extra
- Home Systems Protection (Equipment Breakdown & Service Line)
- Incidental Business within Home
- Specific Structures Off Premises
- Scheduled Personal Property
- Valuable Personal Property Blanket coverage for:
 - Jewelry
 - Furs
 - Coin/Currency/Stamp Collections
 - Firearms
 - Memorabilia
 - Silverware and Goldware
 - Tools



Home Talking Points

With the Foremost Signature home **blanket property limit**, policy limits for dwelling, private structures and personal property coverages are combined to create one total limit.

Customers can customize their policy so, in the event of a covered loss, it can provide for a complete repair or replacement of their home, **without any deduction for depreciation**.

It can be frustrating and costly when something in a customer's home breaks down, such as a built-in dishwasher or hot water tank. With a Foremost Signature policy, there is a **home systems protection option** that can provide customers with coverage for that.

Foremost Signature policies include a new option that provides **coverage while a home is under construction**, for things like theft of materials.

Here's another great feature: **Identity theft resolution and credit protection** is automatically included in all Foremost Signature Home policies. That includes up to \$25,000 for lost wages, attorney fees and other fees customers may incur if their identity is ever stolen.



Umbrella



Our new umbrella policy provides customers another layer of coverage that helps protect what's important to them.

All owned, borrowed or leased vehicles – including motorcycles, recreational vehicles, and watercraft – are automatically afforded coverage in the event of a covered loss. Uninsured motorists coverage is also available in most states at limits up to the liability limit.

- *The self-insured retention limit is \$1,000.*
- *Designated drivers, vehicles (including motorcycles and recreational vehicles), watercraft, buildings, locations and animals may be excluded from coverage.*
- *Coverage for all watercraft, recreational vehicles and motorcycles may be excluded.*
- *Coverage may be reduced to follow the underlying policy provisions for vehicles.*

Coverages

Basic Coverages	Description
Liability	Provides liability coverage for bodily injury, property damage, personal injury and non-business liability (e.g., defamation of character, libel, slander, and invasion of privacy). Limits: \$1M (default limit), \$2M, \$3M, \$5M, or \$10M (above \$2M requires underwriting approval)
Legal Defense	Pays for costs to defend an insured against suits or claims seeking damages under the policy.
Excess Uninsured/Underinsured Motorists	Provides coverage for injuries or damages that an insured or family member incurs in an auto accident with an uninsured driver. Coverage begins after the underlying auto insurance policy's uninsured motorists coverage is exhausted. UM coverage is available in most states at limits up to the liability limit. Limits: \$1M, \$2M, \$3M, \$5M, or \$10M

Optional Coverages

- Excess Incidental Occupancy*
- Local Delivery*
- Excess Business Pursuits*
- Assisted Living Care Liability (This provides coverage for actions of a non-resident relative residing in an assisted living facility.)
- Rideshare*

*Only available in states in which the discount is required.



Umbrella Talking Points

If a customer is ever sued for an accident either at their home or involving their vehicle, their family's way of life could be at risk. An umbrella policy can provide them with **another layer of coverage that helps them protect what's important to them.**

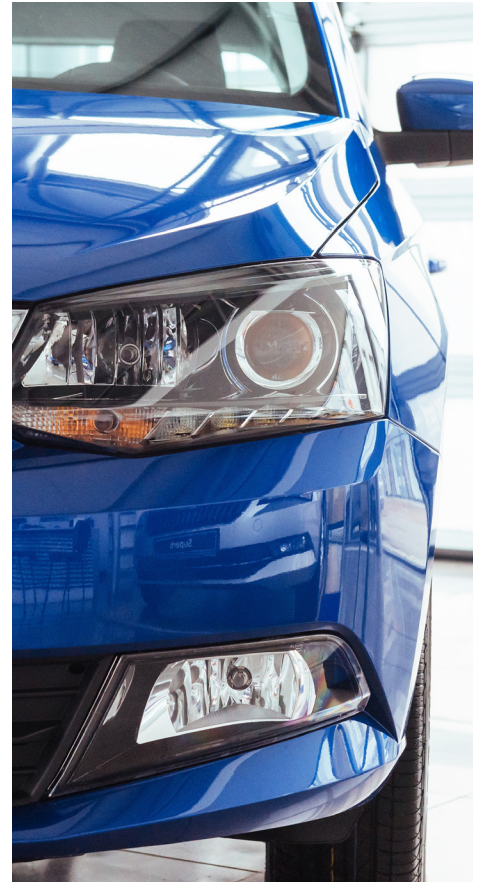
These days, lawsuits are common and judgments can be substantial. If a customer is faced with a large lawsuit, their current coverage may not be enough, especially if a serious injury is involved. An umbrella policy can provide them with additional coverage they may want, which includes **paying for legal fees.**

Umbrella policies provide customers with **additional financial resources** if they're sued for an accident – either at their home or involving one of their vehicles. It also provides additional coverage if they're involved in an auto accident with an uninsured driver.



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