

Foremost® is updating our Dwelling Fire One and Dwelling Fire Three policy contracts. Here are highlights of the coverage enhancements that we're introducing with this update.



For more information, please see the Important Notices that customers will be sent when their policies renew with the new forms.

UPDATED COVERAGE OPTIONS

Water Back – up of Sewers or Drains – Previously, we offered a \$5,000 limit for this coverage. We're adding the option of a \$10,000 limit.

Companion Auto Discount – If the Auto policy is written in your office by any carrier, the customer qualifies for a discount.

Limited Theft and Broad Theft – In the past we've offered options for limits for these coverages. Now the customer can choose any limit up to their Personal Property limit.

Dwelling and Other Structures Comprehensive Coverage – Revises Section I perils for Coverage A – Dwelling and Coverage B – Other Structures from Named Peril to Comprehensive Peril. Previously, Comprehensive coverage only applied to Coverage A – Dwelling.

NEW ENDORSEMENTS

Marring Coverage Other Than Metal Roof Surface Material – Commonly referred to as Cosmetic Damage from Wind or Hail. It provides coverage for wind or hail that results in marring of metal gutters, downspouts, metal roof material or components, metal components of doors, windows, solar panels, and heating or air conditioning systems. This coverage does not insure marring of metal roof surfaces. The risk is ineligible if there has been one or more paid hail loss at the insuring location in the past five years.

Extended Replacement Cost Including Ordinance or Law – Excluding Roof Covering Fifteen Years Old or Older – This endorsement is new for Vacant dwellings. Extends up to an additional 25% of the Amount of Insurance for Coverage A towards the replacement of the dwelling in the event of a total loss by a covered peril.

Important Notices can be ordered on Supply Source on ForemostSTAR.com.

The form numbers are as follows:

- Dwelling Fire One – Landlord: 741851
- Dwelling Fire One – Owner Occupied: 741849
- Dwelling Fire One – Vacant: 741853
- Dwelling Fire Three – Landlord: 741852
- Dwelling Fire Three – Owner Occupied: 741850