

FOREMOST QUICK FACTS: OWNER-OCCUPIED SEASONAL DWELLINGS



There are more than 75 million owner-occupied dwellings in the U.S. . . . and not all of them qualify as a preferred risk. How are you insuring these properties?

HIGHLIGHTS THAT MAKE US STAND OUT:

Flexible Coverage

We have several options for owner-occupied and Seasonal dwellings – Dwelling Fire One (Named Peril), Dwelling Fire Three (Comprehensive), and two packaged Homeowners policies – Foremost Classic ACV and Foremost Classic CL. Your customers can choose their level of coverage and customize their own policy.

Broad Eligibility

Foremost's programs cover everything from older or lower-value dwellings to brand new, high-value homes. We'll also accept unsupported seasonal homes, and dwellings located in higher Public Protection Classes.

Options for Hard-to-Place Customers

Foremost offers coverage to customers who may be declined with other companies. For example, a customer with a trampoline or certain kinds of animals may not be eligible elsewhere, but Foremost will accept that business (exclusions or surcharge may apply). We also insure customers who may have struggled with credit or previous losses.

Settlement Method Options

Based on the policy type chosen, options may include Agreed Loss, Replacement Cost, Extended Replacement Cost, Repair Cost or Actual Cash Value.

Our Owner-Occupied sweet spot includes customers who:

- Have more than one policy with us
- May not qualify with other programs based on the condition of the home or other circumstances

Discounts

- Have more than one property insured with Foremost
- Have strong credit-based insurance scores
- Claims Free
- Newer Home

Log in to ForemostSTAR.com today to quote and book Owner-Occupied Dwelling policies.



Not all products, coverages or discounts available in all areas. Insurance provided by a member of the Foremost Insurance Group, part of the Farmers Insurance Group®. 9014421 06/17

