



FOREMOST CHOICE[®] MARINE ELIGIBILITY COMPARISON



FOREMOST	VS	COMPETITOR
ELIGIBILITY		
Newer boats up to 50 ft and \$500,000 in value	Boat Length and Value	Up to 50 ft and \$250,000 (35 ft and \$175,000 in select coastal areas)
Max speed up to 120 mph	Boat Speed	Max speed up to 75 mph (90 mph for bass boats only)
Full coverage available on Classic Boats	Boat Age (Classics)	No Physical Damage coverage on Boats > 20 yrs old and > \$40,000.
PERSONAL PROPERTY COVERAGE		
Theft coverage provided if item is onboard or being carried on/off. The item does not need to be locked in a compartment and have forced entry.	Theft coverage	Theft coverage provided only if the item was in a locked compartment with signs of forced entry.
Includes Fishing Equipment	Restrictions	Excludes Fishing Equipment (separate premium and deductible)
Limits available up to \$99,999	Limits	Limits available up to \$5,000
\$100 deductible	Deductible	\$250 deductible
TOTAL LOSS REPLACEMENT COST SETTLEMENT		
Boat does not need to be previously untitled or original owner. Available on boats up to five years old.	Ownership and Age Requirements	Boat must be previously untitled (original owner) and only up to one year old.
AVAILABLE COVERAGES		
Included in the Plus and Elite packages	Hurricane Haul-Out	Not Available
Included in the Elite package	Boat Lift/Cradle/Hoist	Not Available
Included in the Elite package	Fishing Tournament Fee Reimbursement	Not Available
Included in the Elite package	Dinghy/Tender	Not Available
Included in the Elite package	Trip Interruption	Not Available
Coverage up to the Federal Statutory limit (in the Elite package)	Pollution Liability	Coverage only up to the Bodily Injury/Property Damage limit selected
DISCOUNTS		
Yes	Lay-Up	No
Yes	Protective Devices (Stackable)	No
Yes	Safety Courses (Stackable)	No
Yes	Tiered Multi-Policy	No
Yes	Boat Ownership/Experience	No
SPECIALIZED PACKAGES		
Yes	PWC	Not Available
Yes, two packages available	Pontoon	Not Available
Yes, two packages available	Classics (26 yrs +)	Not Available
Yes, two packages available	Performance (77+ mph)	Not Available