



Foremost Choice Motor Home Coverage Comparison



Feature	Foremost Choice® Motor Home	Typical Auto
Policy Term	12 months	6 or 12 months
Maximum Liability	\$500,000 / \$500,000 BI \$500,000 PD coverage limits	Typically \$500,000 / \$500,000 BI \$500,000 PD
Deductibles	Deductibles up to \$5,000 available	Typically \$200 - \$1,000
Diminishing Deductible	For each consecutive year a motor home is insured by Foremost without a paid loss, we will reduce any applicable deductibles by 25%	Not available
Personal Property	Package includes \$1,000 coverage limits. Higher limits available.	Limited or not available
Personal Property Outside Unit	100% of Personal Property coverage limits	Limited or not available
Optional Full-Timer Comprehensive Personal Liability	Matches maximum liability	Not available
Additional Living Expense	\$2,000 and \$5,000 coverage limits available	Not available
Accessories	Automatically included: e.g., awnings, cabanas, antennas	Possible endorsement – usually for an extra cost
Tow Dolly & Trailer Coverage	Includes \$2,000 coverage limits	Not available
Emergency Expense	Package includes \$500 coverage limits. \$750 and \$1,000 available.	Limited or not available
Vacation Liability	Package includes \$10,000 coverage limits. \$25,000 and \$50,000 available. Higher limits up to \$500,000 may be available.	Not covered
Towing & Roadside Assistance	<ul style="list-style-type: none"> Basic limit is \$250, with higher coverage limits up to Reasonable & Necessary available. 24 hr. toll-free phone accessible from U.S. and Canada to obtain dispatching. "Sign & Drive" service. No out-of-pocket expense for services up to coverage limit. Coverage is available for Liability Only policies. 	<p>\$50 - \$100 towing limit only.</p> <p>No dispatching!</p>
Optional Total Loss Replacement Cost for New Non-Custom Units	In the event of total loss in the first five model years, replaces unit with brand new, current model of like kind and quality.	Not available
Optional Replacement Cost Personal Property	"New for Old" High coverage limits available	Not available
Optional Adjacent Structures	\$500 or more coverage limits \$0 deductible	Not available