

Your customers are unique, just like the properties they own. Make the Foremost Choice® and give your customers A Better Insurance Experience.®



## OWNER-OCCUPIED AND TENANT MANUFACTURED HOME

Foremost was the first company to create a policy specifically for Manufactured Homes, and we've been leading the industry ever since.

- **Broad Eligibility:** Homes of all ages, sizes, makes and models are eligible, and homes located in a park or on private property.
- **Standard Specialty Coverages:** Our policy provides Comprehensive coverage that protects the Dwelling, Personal Property and Other Structures against accidental physical loss, and we automatically include coverage for things like golf carts, debris removal, credit card and check forgery, and trees, shrubs, plants and lawns.
- **Agreed Loss Provision:** If the home is destroyed by an insured loss, we will pay the amount of Coverage A on the Declarations Page, less any applicable deductible. Optional Replacement Cost or Extended Replacement Cost settlement methods are also available.

## FOREMOST CHOICE® HOMEOWNERS

As part of our robust property insurance lineup, we're now opening doors for your standard Homeowners customers.

- **Three Package Options:** Standard, Plus and Platinum packages, so your customers can select the level of coverage they want.
- **Equipment Breakdown Coverage:** Policy provides mechanical breakdown coverage against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Both the personal property and home are covered up to \$100,000 per occurrence with a \$500 deductible.
- **Home Sharing Endorsement:** Provides coverage when a primary home is occasionally rented on a short-term basis.
- **Comprehensive Coverage on Personal Property:** Changes the Section I - Insured Perils for Coverage C - Personal Property from Named Perils to Comprehensive coverage for direct, abrupt and accidental physical loss, subject to policy exclusions. Must be a primary home and have Personal Property coverage of \$15,000 or more.
- **Service Line Coverage:** Provides protection from an unexpected loss caused by underground service line failure. Coverage is provided for up to \$10,000 per occurrence with a \$500 deductible.

# DWELLING FIRE AND CONDO

We continue to innovate and create insurance solutions for all kinds of properties and customers. This program has options for vacant homes, older homes, condos, homes under renovation and so much more.

## LANDLORD AND RENTAL

- **Customizable packages:** Our base policy is Coverage A – Dwelling only. We have a bundled Landlord Package or Landlord Platinum Package, or help your customers customize a policy by adding coverages and endorsements.
- **Tenant Screening:** We offer policy discounts to Landlords who screen their tenants, and we've partnered with TransUnion® SmartMove® to give access to one of the best tenant screening services in the market at a discounted price.
- **Broad Underwriting:** Our program accepts all kinds of Landlords – whether they own one home they rent out, or if they're a professional Landlord who owns multiple properties. No restrictions based solely on the age of the home, and we accept dwellings valued from \$5,000 to \$1,200,000 in most states.
- **Loss of Rents Coverage:** This provides coverage for the loss of potential rental income due to a covered loss.
- **Optional Endorsements:** Your rental customers can customize their policies with a variety of optional endorsements, including Water Back-Up of Sewers or Drains or Identity Theft Expense Management.
- **Loss Settlement Options:** The base policy loss settlement method is Agreed Loss for a covered total loss, and ACV for a partial loss. Customers can purchase optional endorsements for Repair Cost (for partial losses), or Replacement Cost or Extended Replacement Cost (Dwelling Fire Three only).

## VACANT

- **Broad Eligibility:** No restrictions based solely on the age of the home or the amount of time the home has been vacant. Homes valued between \$5,000 and \$1,200,000 (in most states). Homes in the name of an LLC or a Trust are acceptable.
- **Flexible Coverage:** Like our Landlord policy, the base policy is Coverage A – Dwelling only. Policies can be customized with options such as Liability, Vandalism and Malicious Mischief, and coverage for Personal Property.
- **Ease of Use:** If a customer has a property that's vacant between tenants – no problem! You can easily endorse a policy between Vacant and Rental usage types in most states. No need to cancel and rewrite every time the home is temporarily unoccupied.
- **Loss Settlement Options:** The base policy loss settlement method is Agreed Loss for a covered total loss, and ACV for a partial loss. Customers can purchase an optional Replacement Cost endorsement (in most states).
- **Comprehensive Coverage:** In many states, we offer Comprehensive coverage on the Dwelling.
- **High Success Rate:** Independent Agents who quote Foremost for Vacant Dwelling coverage close more than 40% of the time.

## OWNER-OCCUPIED CONDO

- **A Large Market:** There are nearly 4.5 million primary-use condos and more than 700,000 secondary-use condos in the United States.
- **Property Expertise:** Foremost has been focused on property insurance for the Independent Agent market since 1952. Your customers can count on us to be around when they need to make a claim – and you can count on the same superior service you've always received.
- **Loss Settlement Options:** Our base policy loss settlement method is Replacement Cost for Unit Owner's Building Property for both total and partial losses. It's ACV for Personal Property with optional Replacement Cost.
- **Discounts:** We offer a number of discounts such as multi-policy, central fire alarm, sprinkler system, age of condominium and masonry.

## VACANT AND RENTAL CONDO

- **Eligibility:** Many companies won't insure a condo that's vacant or rented to others, but Foremost will! We leverage our expertise in these markets to offer customers a solution for these kinds of properties.
- **Flexible Coverage:** Policy can be endorsed to a Vacant policy, and then moved back again when it's rented (in most states).
- **Loss Assessment:** Included at \$2,500, higher limits available.
- **Optional Coverages:** Choices include Personal Property, Loss of Rents, Premises Liability and more.
- **Loss Settlement Options:** Our base policy loss settlement method is Replacement Cost for Unit Owner's Building Property for both total and partial losses. It's ACV for Personal Property with optional Replacement Cost.
- **High Success Rate:** Independent agents who quote Foremost for Vacant Condo close, on average, more than 50% of the time.

**Log in to ForemostSTAR® today to quote and book property products!**