

From Boats to Motorcycles to RVs, Foremost® wants to offer your Recreational Casualty customers a Better Insurance Experience.®



FOREMOST CHOICE MARINE

- **Flexible Coverage Options:** (Saver, Plus and Elite packages) with settlement options of ACV for Saver, and Agreed Value for Plus and Elite.
- **Total Loss Replacement Cost:** If a replacement watercraft is purchased after a covered total loss, and the replacement cost is above the Amount of Insurance, we will pay the additional amount spent for the replacement watercraft up to 20% of the Amount of Insurance. This coverage is available on watercraft up to three years old in our Plus package, and for watercraft up to five years old in our Elite package.
- **Hurricane Haul-Out Coverage:** Reimburses up to 50% of the cost to remove the boat from the water if a tropical depression, tropical storm, hurricane or nor'easter watch or warning is issued. Maximum annual benefit is \$500 for the Plus package, and \$2,000 for Elite package.
- **Depreciation Waiver:** No depreciation is applied on partial losses on specified parts such as: outboard motors, outdrive power units, sails, carpeting and batteries. This feature is available on specific parts up to 10 years old in the Plus package, and up to 15 years old in the Elite package.
- **Personal Property:** Primary coverage on Replacement Cost basis with a \$100 deductible. This includes clothing, sports equipment, fishing equipment and other personal property owned by the insured or their guests while on board.

FOREMOST CHOICE MOTORCYCLE, OFF-ROAD VEHICLES AND MORE

- **Customizable packages:** (Saver, Plus, and Elite packages) we also have customized options for vintage bikes, custom bikes and low speed vehicles, as well as Liability Only coverage.
- **Replacement Cost Total Loss Settlement:** If a Foremost policyholder purchases their motorcycle brand new from a dealership and has a total loss, we will replace it with a new one of like kind and quality, regardless of cost. This applies for two years after the date of purchase with the Plus package and five years with Elite. This feature is not available for custom bikes or Saver packages.
- **Towing and Roadside Assistance for Motorcycles:** Reasonable and necessary expenses for towing and roadside assistance. Foremost also provides \$500 toward Trip Interruption coverage (or \$1,000 depending on the package) if the bike is disabled because of a covered collision loss and is more than 100 miles away from home.
- **Enhanced Rental:** If an Elite package policyholder rents a Motorcycle, Snowmobile or ATV while on vacation, their Foremost policy coverages extend to the rented vehicle too.
- **Helmet and Safety Apparel Coverage for Motorcycles and ORVs:** We include up to \$2,500 (depending on the package) with Collision coverage. This is a great benefit if the helmet or apparel is damaged in a covered Collision Loss.
- **Foremost also insures Custom Bikes, High-Performance Bikes, Three-Wheel Motorcycles, and Golf Carts. Plus, three- to eight-wheel All-Terrain Vehicles.**

MOTOR HOMES AND TRAVEL TRAILERS

- **Vacation Liability:** Provides Premises Liability while the insured Motor Home or Travel Trailer is parked and being used as a dwelling or for recreational purposes.
- **Full-Timer Liability:** Provides Personal Liability coverage similar to homeowners. **Additional Living Expense coverage** is available for insureds that purchase Full-Timer Liability and provides coverage for increased living expenses after a covered loss.
- **Total Loss Settlement:** Provides for a new Motor Home or Travel Trailer of like kind and quality from the same manufacturer in the event of a total loss during the first five model years. Restrictions apply; see program guide for details.
- **Personal Property:** Replacement Cost and Actual Cash Value options available for Personal Property coverage. Pet coverage is included with Personal Property in many states.
- **Adjacent Structures:** Coverage for structures that are located at the insured's site and not attached to the Motor Home or Travel Trailer. No deductible applies to this coverage.
- **Stationary Travel Trailers** are eligible in many states and may be written without Collision coverage. **15-Day Trip** Collision is available for purchase and provides temporary Collision coverage for stationary Travel Trailers while they are being moved.
- **Tiny Houses:** Built on wheeled chassis, up to 400 square feet are eligible with underwriting approval.
- **Foremost has coverage options for many different types of Motor Homes and Travel Trailers including: Sport Utility Trailers, Animal Trailers, Fifth-Wheels, Utility Trailers, Conventional Travel Trailers, and Class A, B, C, or Luxury Motor Homes.**

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