



FOREMOST CHOICE® TRAVEL TRAILER VS TYPICAL AUTO POLICY



PROGRAM FEATURES	FOREMOST	TYPICAL AUTO POLICY
Policy Type	Tailor-made Travel Trailer Policy with specialized coverages	Basic Personal Auto Policy
Policy Term	12-month policy	6 or 12 months
Fire Department Service	Automatically included up to \$500 coverage limits	Not available
Debris Removal	Automatically included up to \$1,000 coverage limits	Not available
Accessories	Automatically included: i.e., awnings, cabanas, satellite dishes	Possible endorsement – usually extra cost
Deductibles	Deductibles up to \$5,000 available	\$100 - \$500
Diminishing Deductible	For each consecutive year a travel trailer is insured by Foremost without a paid loss, we will reduce any applicable deductibles by 25%	Limited or not available
Stationary Travel Trailer	Coverage packages that exclude Collision coverage for Travel Trailers that are parked most of the time. Trip Collision and Adjacent Structures coverage are also available.	Not available
Utility Trailers	Four types that are eligible for Comprehensive and Collision coverage only – animal trailers without living quarters, sport utility trailers without living quarters, auto haulers and utility trailers.	May be limited
Comprehensive Personal Property	Actual Cash Value	Limited or not available
Optional Comprehensive Personal Property Replacement Cost	“New for Old” Higher limits available	Not available
Personal Property Outside Unit	100% of Personal Property limit	Limited or not available
Emergency Expense	Package includes \$500 coverage limits \$750 and \$1,000 coverage limits 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 available
Towing & Roadside Assistance	<ul style="list-style-type: none"> • Basic coverage limits is \$100, with higher limits up to Reasonable & Necessary available. • 24 hr. toll-free number accessible from U.S. and Canada to obtain dispatching. • “Sign & Drive” service. No out-of-pocket expense for services up to coverage limit. • Towing vehicle is covered. 	Typically \$50 - \$100 towing limit only. No dispatching!
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 or quality.	Not available
Optional Full-Timer Comprehensive Personal Liability	Package includes \$100,000 coverage limits \$300,000 and \$500,000 coverage limits available	Not available
Additional Living Expense	\$2,000 and \$5,000 coverage limits available	Not available
Optional Adjacent Structures	\$500 or more coverage limits \$0 deductible	Not available
Tiny Houses	Acceptability based on Underwriting Approval	Not available