



Arizona Auto Product Features



Auto Producer Code: _____
 User Name: _____
 Password Hint: _____

PRODUCER CONTACT INFO:

Policy Services: 1-855-319-7763
Policy Services Fax: 1-888-888-0070
Claim Reporting: 1-800-274-7865
Fraud Hotline: 1-888-662-6616
Website: IAProducers.com

CUSTOMER CONTACT INFO:

Customer Service: 1-888-888-0080
Customer Website: Foremost.com
Claim Reporting: 1-800-274-7865

COVERAGE OPTIONS

- **Bodily Injury Coverage** limits up to 250/500.
- **Comprehensive/Collision** coverage available for vehicles 1981 and newer.
- **Uninsured/Underinsured Motorist, Medical Payments, Additional Equipment and Rental Reimbursement**
- **Comprehensive and Collision** will transfer to a Rental vehicle.
- **Immediate SR-22s**
- **Vehicles** valued up to \$125,000.
- **Towing and Labor** available for any vehicle covered by Comprehensive Coverage.
- **Named Non-owner** provides liability protection for the named insured while driving non-owned autos.



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ELIGIBILITY AND RATING FACTORS

ALL household members 15 years of age or older must be rated or excluded. Includes Learners Permit or unlicensed individuals as well as household members with their own insurance policy.

- **Vehicle Ownership Rating** considers length of ownership and/or original ownership, and/or lease history.
- **Unverifiable Driving Experience Surcharge** applies to U.S. Drivers with less than 12 months verifiable driving experience.
- **Pickups or vans equal to one (1) ton** such as the Ford 350 models, Chevrolet 3500 models, GMC 3500 models and other similar models from other Makes, regardless of load capacity or gross vehicle weight, are acceptable for Pleasure Use only.

GENERAL UNDERWRITING

- **Social Security number is optional.** Improves hit rate for financial responsibility report ordering.
- **Out-of-State, Foreign and International driver's licenses are acceptable.**
- **Expired or Suspended driver's licenses are acceptable.** Only drivers with a permanently revoked license are unacceptable (driver must be excluded).
- **Reinstatements with up to a 10-day lapse** from the date of cancellation in all programs.
- **Unrelated drivers in the same household** with separate vehicle ownership qualify for Multi-Car discount and full Named Insured status.
- **Business and Artisan Use** 20% surcharge. Signs allowed. Unlimited stops for Business use. Up to three sites per day for Artisan use. Only one vehicle can be rated "Business" or "Artisan" per policy. Additional Pleasure use vehicles on the same policy are acceptable.

Product Features as of 5/15 – Please refer to the New Program Guide on IAProducers.com for any changes, FAQs or further explanation of product features. Summaries are for informational purposes only and shall not alter the terms and conditions contained in the policy contract.

DISCOUNTS

- **EFT** – Discount determined by installment method. Producer Sweep is ineligible.
- **Go Paperless** – Up to an 8% discount applies when the customer elects to receive their policy information via email. Customer must verify their email address after sale in order to maintain the discount.
- **Multi-Car** – This discount applies when more than one vehicle is on the policy.
- **Paid-In-Full** – Customers who pay the full premium amount without installments qualify for this discount.
- **Multi-Policy** – Foremost customers who also have additional policies with another Farmers® Company can receive a discount. This includes Farmers and Foremost Companies.
- **Homeowners** – This discount applies to customers who own their own home, but it does not apply to owning a mobile home. Manufactured or mobile homes insured with Foremost are eligible for the Multi-policy discount.
- **Proof of Prior Insurance** – At least six months continuous coverage with the most recent carrier. Prior limits greater than 15/30 may result in an even lower rate. Up to a 30-day lapse acceptable.
- **Advanced Purchase** – This discount applies when the policy qualifies for Prior Insurance and is uploaded at least two days prior to the policy effective date. The Named Insured (and spouse if applicable) must both be at least 19 years old.
- **Continuous Insurance** – Additional discount that applies based on the number of months the customer has been continuously insured with their most recent carrier. This discount is automatically verified and requires no follow up.
- **Standard Prior Carrier** – This discount applies when the Named Insured qualifies for Prior Insurance and we determine the prior carrier to be a standard carrier using a third party report for verification.
- **Dynamite Deductible®** – Reduces the deductible in the event of a Comprehensive or Collision loss by \$50 for each semi-annual policy renewal or \$100 for every annual policy renewal. Previous claims and new claims are not a factor and the deductible stays at the low level as long as the policy continues to renew.

PAYMENT OPTIONS

- **Competitive down payment and pay plan options available. Check with your marketing representative for the most up to date payment plan options.**
- **Payments** – Cash, check, credit card (MasterCard®, Visa®, American Express®, Discover®)
- **Customers may make payments via Foremost.com, via phone by calling 1-888-888-0080 or by mail: P.O. Box 371329 Pittsburgh, PA 15250-7329**