



California Auto Product Features



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

BROKER 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

- **250/500/100 Maximum for BI/PD and UM/UIM BI**
- **Limited Mexico endorsement** – Physical Damage coverage 25 miles into Mexico
- **Towing and Labor endorsement** – \$50 per disablement with six-month term and \$75 disablement with 12-month term
- **Permissive User endorsement** – Matching any enhanced limits for permissive drivers
- **Rental Reimbursement** – \$25, \$30, and \$40 per day
- **Comprehensive and Collision coverage will transfer to a rental vehicle**
- **Physical Damage** – Deductibles available up to \$5,000 to accommodate higher value vehicles
- **Customizing Equipment** – Coverage up to \$5,000, \$50 Separate deductible, \$1,500 Stereo maximum

GENERAL UNDERWRITING

- **Please Note, as a Foremost Auto broker, you do not have binding authority.**
- **Processing** – Complete all requested information and retain the application with a photocopy of a driver’s license(s) or photo I.D. and vehicle registration(s) (applicant’s current DMV registration or bill of sale). You must maintain all supporting documents with the signed application. In the event the Company needs any of the retained documents, you are contractually obligated to send them within 48 hours of receiving the request.
- **Driver Assignment** – All operators in the household shall be evaluated. Our system assigns and rates the highest vehicle to highest driver in descending order. If there are more vehicles than operators, the remaining vehicle(s) shall be assigned an EV driver class with zero violations.
- **Annual Mileage** – During the new business application process, applicants are required to provide the estimated annual mileage for each vehicle to be insured on the policy.
- **Garaging Address Verification** – When the insured vehicle is parked somewhere other than the policy’s mailing address, the garaging address must be verified.
- **Reinstatement with a lapse** – When the exact payment amount is received up to 11 days after the cancel date, the policy will be reinstated with a lapse of coverage between the cancel date and the day after payment’s postmark or date and time submitted.
- **Unlimited Rewrites** – Payments postmarked more than 11 days after the cancel date will be accepted and applied to a new policy with an effective date of day after postmark or date and time submitted. No coverage will be provided between the cancel date and effective date of the new policy.

Product Features as of 2/15 – Please refer to the Program Guide on IAProducers.com for changes, FAQs and further explanation of product features. Summaries are for informational purposes only and shall not alter the terms and conditions contained in the policy contract.

ELIGIBILITY AND RATING FACTORS

- Out-of-State, Foreign, International, Expired and Suspended Licenses are acceptable. A California license is never required.
- All residents in the household age 14 and older MUST be listed on the application.
- All operators in the household shall be evaluated, rating the highest vehicle to highest driver in descending order.
- Drivers who require SR22 Filings are eligible.
- Non-Owner policies are available.
- The Named Insured does not have to be the registered owner of the vehicle and can be an excluded driver.
- Business and Artisan Use. Signs allowed. Unlimited stops for Business use. Up to three sites per day for Artisan use.

DISCOUNTS

- **Multi-policy** – Discount applies when the Named Insured has another applicable personal lines policy.
- **Anti-Theft Device** – Applies when the insured provides a certificate of installation of a homing-type security device, either LoJack or a similar pre-paid electronic homing-type, anti-theft device.
- **Mature Driver** – Discount applies to rated drivers age 55 or older who have successfully completed a Mature Driver Improvement Course approved by the California Department of Motor Vehicles.
- **Non-owner** – Applies when an individual obtains liability protection, but does not own a vehicle or have access to any personal use vehicle on a regular basis (including any vehicle owned by household members).
- **Good Driver** – A person qualifies for a Good Driver discount policy if they meet the California “Good Driver” guidelines as defined by the California Department of Insurance.

PAYMENT OPTIONS

- **Low down payment, pay plan options include six-or 12-month terms:**
 - o As low as 8.34% down/11 pay, billed every 30 days EFT (12-month term)
 - o As low as 16.7% down with five installments for EFT bill plans (six-month term)
- **Payments** – Cash, check, credit card (MasterCard, Visa, American Express, Discover) or Western Union Quick Collect. Please refer to Web Rater for details regarding down payments, billing fees, EFT requirements, installments and due dates.
- **Customers may make payments via Foremost.com, via phone by calling 1-888-888-0080 or by mail:** P.O. Box 7142, Pasadena, CA 91109-7142

