



Florida Auto Product Features



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

CONTACT INFO AGENTS:

Auto 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
Web site: IAProducers.com

CONTACT INFO FOR CUSTOMERS:

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

COVERAGE OPTIONS

- **Bodily Injury** coverage limits up to 250/500.
- **PIP/PD-Only** coverage in non-restricted areas.
- **Comprehensive/Collision** coverage available for vehicle model years 1981 and newer.
- **Uninsured Motorist, Medical Payments, Additional Equipment and Rental Reimbursement**
- **Named Non-Owner** coverage available. Policies can be endorsed to add a vehicle or a Named Non-Owner at a later date. *SR-22 & FR-44 non-owner policies are eligible.*
- **Towing and Labor** coverage available for vehicles without Comprehensive/Collision.
- **Immediate SR-22s and FR-44s** Case numbers beginning with a 2 or a 4 must be paid in full. Endorsements available, must be paid in full. Payment plans available upon renewal.

ELIGIBILITY AND RATING FACTORS

- **ALL household members 15 years of age or older must be rated or excluded.** Includes Learners Permitted or unlicensed individuals as well as household members with their own insurance policy.
- **Driver exclusions available** with purchase of Bodily Injury coverage. Exclusions also eligible on PIP/PD policies with purchase of Comprehensive/Collision on all vehicles. Not available with SR-22/FR-44.
- **Vehicle Ownership Rating** considers length of ownership and/or original ownership, and/or lease history, and/or prior damage.
- **One PIP Claim Acceptable in the household.**
- **Out-of-State, Foreign, International, Expired and Suspended Licenses are acceptable.** A Florida license is never required.
- **Unverifiable Driving Experience** Surcharge applies to U.S. Drivers with less than 12 months verifiable driving experience.
- **Conversion Vans, One ton pick-ups, "Dualies" and Rebuilt vehicles** are acceptable.

GENERAL UNDERWRITING

- **Social Security number is optional.** Credit scoring is required.
- **Unrelated drivers in the same household** with separate vehicle ownership qualify for Multi-Car discount and full Named Insured status.
- **More cars than drivers** are acceptable. Call 1-855-319-7763 for quoting more than six cars and/or drivers.
- **Unlimited reinstatements** with up to a 30 day lapse from the date of cancellation or expired renewal.
- **Business, Rideshare (i.e., Uber®, Lyft™) and Artisan Use** Surcharge applies. Signs allowed. Unlimited stops for Business and Rideshare use. Up to three sites per day for Artisan use. Only one vehicle can be rated "Business," "Rideshare" or "Artisan" per policy although additional personal use vehicles are acceptable.
- **Vehicle Inspections** are required in Dade, Broward, Duval, Hillsborough, Orange, Palm Beach and Pinellas counties if the vehicle has physical damage coverage. Inspection waived if vehicle is located more than 10 miles from agency or is more than 10 years old.

DISCOUNTS

- **Up to 10% Savings** when EFT and Go Paperless discounts are packaged together.
- **EFT** – Installment payment must come from either Checking/Savings account. Producer Sweep down payment is ineligible.
- **Go Paperless** – Discount applies when customer elects to receive their policy documents via email. Customer must verify their email address after sale in order to maintain the discount.
- **Paid-in-Full** – Combine with EFT and Go Paperless discounts for additional savings.
- **Advance Purchase** – Discount applies when policy is uploaded two or more days prior to the effective date and there is no lapse in coverage. The discount increases if the quote occurs 7-59 days prior to the effective date.
- **Proof of Prior Insurance** – At least six months continuous coverage with the most recent carrier. Prior Bodily Injury coverage required for eligibility. Up to a 30-day lapse acceptable. Foremost is not acceptable as a prior carrier.
- **Continuous Insurance** – At least twelve months prior with same carrier, when verified electronically at point of sale.
- **Home Owner** – Insured must reside/own a home or condo listed on the policy. Mobile homes do not qualify.
- **Multi-policy** – Discount applies if there is another Foremost policy in the household such as Motorcycle, Golf Cart or Motorhome/ RV.

ADDITIONAL FEATURES

- **Use eSignature** at new business for a convenient, "click to sign" way to collect customer signatures.
- **Text Alert Payment Reminders available for customers.**
- **Save money on reports by ordering MVR last.** View all other reports to see an accurate rate, then order the MVR when you decide to proceed with the app.
- **A variety of payment plan and down payment options are available, with the system applying the most competitive down payment available.**
- **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**

Product Features as of 7/7/16 – Please refer to the Program Guide at 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.

