



Indiana 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
Producer-dedicated Website: IAProducers.com

CONTACT INFO FOR CUSTOMERS:

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

ELIGIBILITY AND RATING FACTORS

- **ALL household members 15 years of age or older must be listed as rated or non-rated.** Includes Learners Permit or unlicensed individuals as well as household members with their own insurance policy.
- **Out-of-State, Foreign, International, Expired and Suspended Licenses are acceptable.** Only permanently revoked licenses are unacceptable (driver must be excluded).
- **One ton pick-ups and "Dualies"** are acceptable.
- **Vehicles garaged outside Indiana are unacceptable.**

GENERAL UNDERWRITING

- **Social Security number is optional.** Improves hit rate for financial responsibility report ordering.
- **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. You may quote up to six cars and/or drivers on IAProducers.com. 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 in all programs.
- **Business and Artisan Use** 20% surcharge. Signs allowed. **Optional Rideshare Endorsement** 30% surcharge. Signs allowed. Unlimited stops for Business use. Up to three sites per day for Artisan use. Only one vehicle per policy can be rated "Business," "Rideshare" or "Artisan."

COVERAGE OPTIONS

- **25/50/25 coverage option available.** Limits up to 250/500/100 available.
- **Comprehensive/Collision** coverage available for vehicle model years 1981 and newer.
- **Uninsured/Underinsured Motorist, Medical Payments, Additional Equipment**
- **Towing Reimbursement and Rental Reimbursement coverages available** if Comprehensive coverage is purchased.

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.**
- **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®) or Western Union® Quick Collect.
- **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**

DISCOUNTS

- **EFT** – Discount determined by installment method. Producer Sweep is ineligible.
- **Multi-car**
- **Paid-in-Full**
- **Multi-policy** – Foremost customers who also have additional policies with another Farmers® Company are eligible to receive a discount. This includes Farmers®, Foremost® and Zurich® Companies.
- **Go Paperless** – This discount is available to applicants who agree to receive their policy and billing documents via a valid email address. Eligible applicants must successfully complete the Go Paperless enrollment process and maintain a valid email account.
- **Home Owner**
- **Preferred Driver** – Discount applies if there have not been any chargeable violations or at-fault accidents on any rated drivers in the last five years. Named insured must be at least 25 years old.
- **Proof of Prior Insurance (up to 30-day lapse)** – At least six months continuous coverage with the most recent carrier. Prior limits greater than 25/50 may result in an even lower rate.
- **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 will require no follow up.
- **Standard Prior Carrier** – This discount applies when the Named Insured qualifies for Prior Insurance and the prior carrier is determined to be a standard carrier by third party verification.
- **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 to qualify.
- **Vehicle History** – Includes discounts for being the original owner of a vehicle, owning the vehicle for over five (5) years and the vehicle not having prior damage.



Insurance underwritten by entities that are part of the Foremost Insurance Group or the Bristol West Insurance Group. The Foremost and Bristol West companies are part of the Farmers Insurance Group®, 6301 Owensmouth Ave., Woodland Hills, CA 91367. 9015401 05/17

Product Features as of 06/2017 – 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.