



Michigan 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

CUSTOMER CONTACT INFO:

Customer Service: 1-888-888-0080

Customer Website: Foremost.com

Claim Reporting: 1-800-274-7865

ELIGIBILITY AND RATING FACTORS

- **ALL household members 16 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.
- **Driver exclusions** available for anyone.
- **No surcharge for non-licensed spouse** of the named insured, but must be excluded or rated.
- **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.

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. 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.

DISCOUNTS

- **EFT discount** – Discount determined by installment method. Producer Sweep is ineligible.
- **Multi-car discount**
- **Paid-in-Full discount**
- **Multi-policy discount** – Foremost customers who also have additional policies with another Farmers® Company can receive a discount. This includes Farmers, Foremost and Zurich® Companies.
- **Go Paperless discount** – 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 discount**
- **Preferred Driver discount** – 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 discount (up to 30-day lapse)** – At least six months continuous coverage with the most recent carrier. Prior limits greater than 20/40 may result in an even lower rate.
- **Continuous Insurance discount** – 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 discount** – 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 discount** – 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.

PAYMENT OPTIONS

- **Competitive down payment and pay plan options available for six month terms:**
 - o As low as 16.7% down with five installments for EFT bill plans for qualifying risks.
- **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**

Product Features as of 03/2017 – Please refer to the 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.

COVERAGE OPTIONS

- **20/40/10 coverage option available.** Limits up to 250/500/100 available.
- **Comprehensive/Collision** coverage available for vehicle model years 1981 and newer.
- **Towing Reimbursement and Rental Reimbursement coverages available** if Comprehensive coverage is purchased.



"Foremost" and the "F" logo are registered trademarks of FCOA, LLC, 5600 Beech Tree Lane, Caledonia, MI 49316. Bristol West Insurance Group is a registered trademark of Bristol West Holdings, Inc., 900 South Pine Island Road, Suite 600, Plantation, FL 33324. Insurance underwritten by a member of 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. 9005657 03/17