



# Washington 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

- **Broad Form policy available** for the Named Insured while driving owned and non-owned vehicles. Liability limits offered up to 50/100.
- **Bodily Injury Coverage** limits up to 250/500.
- **Comprehensive/Collision** coverage available for vehicles 1981 and newer.
- **Uninsured/Underinsured Motorist, Additional Equipment and Rental Reimbursement**
- **Vehicles** valued up to \$125,000.
- **Towing and Labor** available for any vehicle covered by Comprehensive Coverage.

### ELIGIBILITY AND RATING FACTORS

- **Broad acceptance of risks.**
- **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.
- **Unverifiable Driving Experience Surcharge** applies to U.S. Drivers with fewer 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).
- **Unlimited reinstatements with up to a 10-day lapse** from the date of cancellation.
- **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.

### 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 and billing 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** – Policy must be paid in full to qualify for discount.
- **Multi-Policy** – This discount applies to customers who have an additional qualifying Foremost or Farmers® personal lines policy.
- **Homeowner or Mobile Homeowner** – This discount applies to when at least one of the listed drivers owns the home in which they reside.
- **Advanced Quote** – This discount applies when the customer has no lapse in prior insurance coverage and the original quote is made 7-59 days prior to policy effective date.
- **Standard Prior Carrier** – This discount applies when the Named Insured has prior insurance with no lapse in coverage from a standard carrier.
- **Three Years Clean** – Applies if all drivers on policy are accident- and violation-free for specified time period.
- **Mature Driver** – Applies to drivers 55 years old or older, driver must have completed a Washington state-approved Safe Driver program in the past three years.
- **Distant Student** – Applies to children of Named Insured under the age of 23 who attend school at least 100 miles from the nearest garaging ZIP code listed on the policy.

### ADDITIONAL FEATURES

- **Competitive down payment and pay plan options. Check with your marketing representative for current options.**
- **Use eSignature** at new business for a convenient, "click to sign" way to collect customer signatures.
- **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 15250-732**

**Product Features as of 10/15** – 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.



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