



Virginia Auto Product Features



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

PRODUCER CONTACT INFO:

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

CUSTOMER CONTACT INFO:

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

COVERAGE OPTIONS

- **25/50/20 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 Transportation expense coverages available** if Comprehensive coverage is purchased.

ELIGIBILITY AND RATING FACTORS

- **ALL household members 16 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).
- **Vehicles garaged outside of Virginia are unacceptable.**
- **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.

PAYMENT OPTIONS

- **Competitive down payment and pay plan options available for six month terms:**
 - 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**

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.
- **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.

Product Features as of 10/15/2015 – 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.

