



Colorado Auto Product Features



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

CONTACT INFO AGENTS:

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 excluded.** 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 for Pleasure Use only.
- **Garaging ZIP Code rules apply.** At least one vehicle must be principally garaged in Colorado for at least 10 months of the year. See the Program Guide for full Garaging ZIP rules.

COVERAGE OPTIONS

- **25/50/25 coverage option available.** Limits up to 100/300/100 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.

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 10-day lapse from the date of cancellation in all programs.
- **Business and Artisan Use** 20% surcharge. Signs allowed. **Optional Rideshare Endorsement** 30% surcharge. Unlimited stops for Business use. Up to three sites per day for Artisan use. Only one vehicle per policy can be rated "Business," "Artisan" or "Rideshare."

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 down-payment and 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** – Mobile home owners do not qualify for the Home Owner discount.
- **Safe Driver** – Discount applies if there have not been any chargeable violations or at-fault accidents on any rated drivers in the last three years. Named insured must be at least 23 years old.
- **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. Can be combined with the Safe Driver discount.
- **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.
- **Advanced Purchase** – This discount applies when the Named Insured's prior carrier is determined to be a standard carrier by third party verification 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 08/2017 – 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.

