

# Foremost® Snowmobile vs. Typical Homeowners Policy

PROGRAM FEATURES	FOREMOST SNOWMOBILE	TYPICAL HOMEOWNERS POLICIES
<b>Eligibility</b>	Nearly all Snowmobiles are eligible.	Restrictions based on vehicle maximum speed, engine size, usage and value.
<b>Liability Coverage</b>	Coverage up to the limit purchased.	Coverage may exist, but only on the residence premises. A separate endorsement to the HO policy must be purchased for coverage off the residence premises. Not all vehicles are eligible and are subject to speed and vehicle type restrictions.
<b>Guest Passenger Coverage</b>	Coverage for any passenger up to the limit purchased.	Medical Payments to Others may be available to purchase as a sublimit, at very low limits, and is subject to speed and vehicle type restrictions.
<b>Medical Payments Coverage</b>	When selected, coverage is primary; that is, we pay in the event of a loss before any other insurance is applied.	Typically not offered.
<b>Physical Damage Coverage</b>	When selected, coverage is for direct and accidental loss on an Open Peril basis.	Usually, a separate Inland Marine endorsement or policy must be purchased for this coverage. Not all vehicles are eligible and are subject to speed and vehicle type restrictions. Depending on the policy, this might be a Named Peril policy, which means certain risks of loss (like Theft, for example) are not covered.
<b>Optional Equipment Coverage</b>	Coverage for any parts or equipment for use with the Snowmobile can be selected. \$500 of coverage is included at no cost and up to \$7,500 can be purchased if necessary.	When Physical Damage is purchased with a separate Inland Marine endorsement or policy, parts and equipment can be covered, but must be specifically identified on a schedule. There can be sublimits that cap the amount paid in the event of a loss to any one item.
<b>Helmet &amp; Safety Apparel</b>	Up to \$1,500 is available to replace this type of equipment in the event of a covered Collision loss.	No such coverage exists.
<b>Claims Handling</b>	Open Peril coverage, OEM repair parts where possible, and claims are handled by claims specialists specifically trained on Snowmobiles.	Potentially, Named Peril coverage, various sublimits and claims handled by a home/auto trained representative.
<b>Discounts</b>	Available discounts include: safety course, multi-unit, multi-policy and prior insurance.	Discounts do not necessarily apply to endorsements of an HO policy or Inland Marine policy.

