



Foremost® Off-Road Vehicle vs Typical Homeowners Policy



When it comes to finding insurance for an Off-Road Vehicle (ORV) customer, Foremost has the solution you're looking for. The Foremost ChoiceSM ORV Program was created with riding enthusiasts in mind and provides several benefits your customers will not get from a typical homeowners policy. Show your customers you care about their adventures by offering them coverage from a leader in specialty insurance.

Features and benefits of a Foremost ORV policy:

Program Features	Foremost Off-Road Vehicle	Typical Homeowners Policies
Eligibility	Nearly all ATVs, Side-by-Sides, Off-Road Motorcycles, Dune Buggies and Golf Carts are eligible.	Restrictions based on vehicle maximum speed, engine size, usage and value.
Liability Coverage	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.
Guest Passenger Coverage	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.
Medical Payments Coverage	When selected, coverage is primary; that is, we pay in the event of a loss before any other insurance is applied.	Typically not offered.
Physical Damage Coverage	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.
Optional Equipment Coverage	Coverage for any parts or equipment for use with the Off-Road Vehicle can be selected. Optional Equipment is available for purchase with the Saver package, Plus includes \$500 and Elite includes \$3,500 at no additional cost. Up to \$15,000 can be purchased if necessary. Replacement Cost for Optional Equipment is available in the Elite package.*	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 sub-limits that cap the amount paid in the event of a loss to any one item.
Helmet & Safety Apparel	Depending on the package you select, up to \$2,500 is available to replace this type of equipment in the event of a covered Collision loss.	No such coverage exists.
Claims Handling	Open Peril coverage, OEM repair parts where possible, and claims are handled by claims specialists specifically trained on Off-Road Vehicles.	Potentially, Named Peril coverage, various sub-limits and claims handled by a home/auto trained representative.
Discounts	Available discounts include: safety course, multi unit, multi-policy, lay-up, advance purchase, locked storage, paid-in-full and prior insurance.	Discounts do not necessarily apply to endorsements of an HO policy or Inland Marine policy.

*Replacement Cost for Optional Equipment is only available for ATVs and Off-Road Vehicles.

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