

# FOREMOST QUICK FACTS FOR RENTAL AND VACANT CONDO



Many agents say they don't have an insurance source for Rental or Vacant condos. Foremost® can help you insure these customers!

## HIGHLIGHTS THAT MAKE US STAND OUT:

### Flexible Coverage – Choices for Condo Owners

Our base policy is Coverage A – Unit Owner's Building Property (UOBP). Your customers can choose from three options: our Landlord Package, one step up to our Landlord Platinum Package, or they can customize their own policy by adding coverages and endorsements.

### Optional Endorsements

Customers can customize their policies by adding coverages such as Personal Property, Loss of Rents, Premises Liability and more. They can purchase a variety of optional endorsements, including Water Back-Up of Sewers or Drains, or Replacement Cost on Personal Property. With a policy from Foremost, it's all about Choice!

### Ease of Use

If your customer has a condo that's vacant between tenants – no problem! With Foremost, you can easily endorse a policy between Vacant and Rental usage types in most states. No need to cancel and rewrite every time the home is temporarily unoccupied.

### Broad Underwriting Eligibility

Many companies won't write Rental or Vacant condos, but Foremost will. We even accept condos that are used for Vacation and Short-Term Rentals. Foremost defines Vacation and Short-Term Rentals as a property that is rented on a daily, weekly or monthly basis, and may occasionally be used by the owner. For more information, log in to ForemostSTAR.com and order the Program Guide for your state.

Our Condo sweet spot includes customers who:

- Have Rental or Vacant condos that fit in the standard or preferred market
- Own a condo that they use as a Vacation and Short-Term Rental

### Discounts

- Platinum Package
- Insured Age
- Central Fire Alarm
- Multi-Policy
- Landlord Association
- Property Management
- Tenant Screening
- Age of Home
- Multiple Properties
- Masonry
- Affinity

Log in to ForemostSTAR.com today to quote and book Rental or Vacant Condo business.

ForemostChoice

Not all products, coverages or discounts available in all areas. 9015784 08/17

