

FOREMOST QUICK FACTS FOR RENTERS



There are more than 40 million¹ renter-occupied dwellings in the United States. Are you capturing your share of this growing market?

HIGHLIGHTS THAT MAKE US STAND OUT:

Flexible Coverage – Choices for Renters

Our Renters policy provides Coverage C – Personal Property, Coverage D – Additional Living Expenses, Coverage F – Liability, and Coverage G – Medical Payments. The base policy provides Broad Form Coverage for Personal Property with an ACV loss settlement. Your customers can choose to purchase endorsements for Comprehensive coverage and/or Replacement Cost (minimum value of \$15,000).

Ease of Use

Foremost has a solution for all kinds of renters! When you log in to our processing system to quote and book a policy, the system will automatically direct you to our Manufactured Home program for people who rent a manufactured or mobile home, and to this program for condos, apartments and site-built homes.

Optional Endorsements

No two customers are alike – and we believe that all customers should be able to choose the level of coverage they want. Your customers can customize their policies with a variety of optional endorsements, including Water Back-Up of Sewers or Drains or Identity Theft Expense Management. They also have the option to schedule their personal property if they choose.

Property Expertise

Foremost has been focused on property insurance for the Independent Agent market since 1952. Your customers can count on us to be around when they need to make a claim – and you can count on the same superior service you've always received from Foremost.

Loss Settlement Method Options

Our base policy loss settlement method is Actual Cash Value. Customers can purchase an optional Replacement Cost endorsement if they choose.

Our Renters sweet spot includes customers who:

- Rent traditional, site-built dwellings
- Rent Manufactured Homes (in our MH Tenant program)
- Want the option of customizing their policy by purchasing endorsements for Comprehensive coverage or Replacement Cost

Discounts

- Multi-policy
- Affinity Discount
- Central Fire Alarm Discount
- Burglar Alarm Discount

Log in to ForemostSTAR.com today to quote and book Landlord policies.

ForemostChoice

¹ General Housing Data - All Housing Units (NATIONAL) 2013 American Housing Survey United States Census Bureau
Not all products, coverages or discounts available in all areas. 9015782 08/17

