

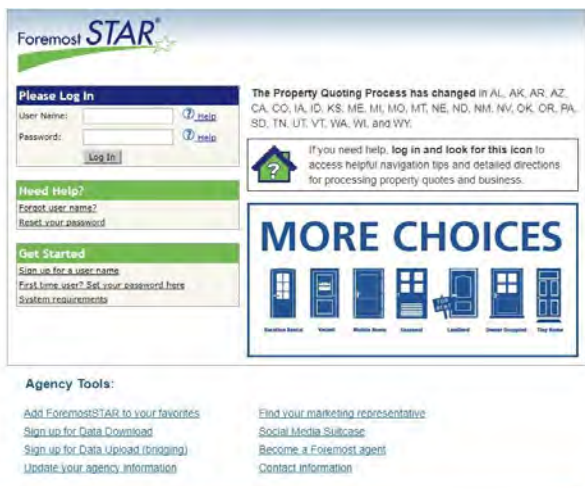
QUOTING AND ISSUING DWELLING FIRE AND SPECIALTY HOMEOWNERS

Foremost Education[®]

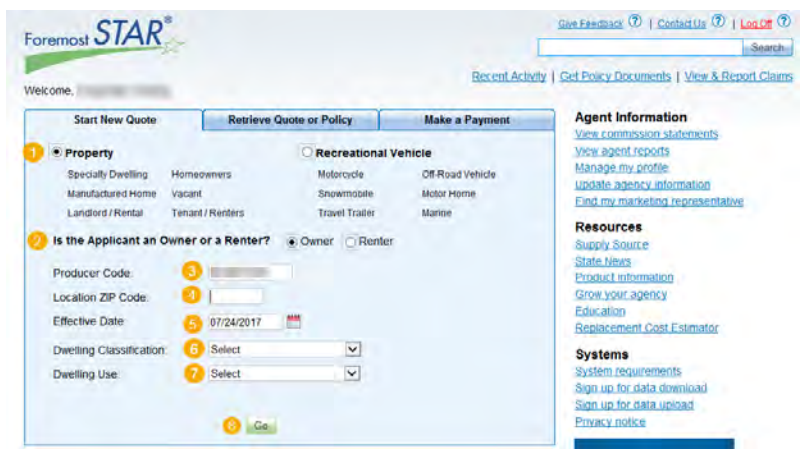


This job aid will walk you through the process of quoting and issuing Property Products in ForemostSTAR[®]. Please note that there are system differences between the property products and not all products are available in all states.

- To begin, log in to www.ForemostSTAR.com.
- Enter your User Name and Password.

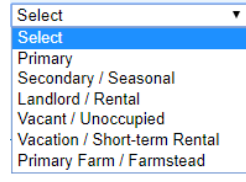


ForemostSTAR Homepage



To begin a Property Quote:

1. Select [Property] option.
2. Select [Owner] or [Renter] option.
3. [Producer Code] will pre-fill.
4. Enter [Location Zip Code].
5. Select [Effective Date]. Please note, the system will default to today's date.
6. Select the appropriate [Dwelling Classification].
7. Select the [Dwelling Use] Please note, if you need assistance to select the correct Dwelling Use, refer to the Definitions section of your Program Guide.



8. Click [Go] button to continue.

Location screen

- 1 Screen names will appear as tabs at the top. These tabs can be used to navigate and will also indicate your progress. Completed tabs will be indicated with a check mark.

- 2 Summary Pane
 - Displays an overview of the quote.
 - Information in this section will build as the quote progresses.
 - Blue hyperlinked fields allow you to access or edit information.

- 3 Clicking on Question Mark icons will provide help for specific fields.

- 4 Enter the amount of insurance for Coverage A – Dwelling. Please Note: you will have the opportunity to change this amount, enter the Replacement Cost value and complete a replacement cost estimator on the Dwelling screen.

- 5 [Continue and Save] will navigate to the next page while saving the information entered.

- 6 [Exit and Save] will allow you to leave the quote and come back to it later.

Applicant screen

1 Optional Fields are indicated by (Optional).

2 Social Security is not required however, entering it will allow ForemostSTAR to provide a more accurate premium estimate.

3 If location address and mailing address are the same, select this check box to pre-fill.

4 When selecting "yes", you will not need to enter in the loss information until you reach the Losses screen.

Foremost STAR Give Feedback | Contact Us

Location Applicant Eligibility Losses Dwelling Coverages

Summary

Quote Number
[Redacted]

Orig Policy Inception
07/28/2017

Effective Date
07/28/2017 [Edit](#)

Notations
[Add / View Notations](#)

Producer Code
[Redacted]

Dwelling Address
[Redacted]

Primary Applicant

Applicant includes all entities and/or individuals to be listed on the policy as Named Insured, including those Named Insureds listed as an Additional Interest.

Entity Type:

First Name:

Middle Name: (Optional) 1

Last Name:

Date of Birth:

Social Security Number: (Optional) 2

Is the primary applicant on the deed or title for the dwelling?

Is there a secondary applicant?

Contact Information

Primary Phone:

Email Address: (Optional)

Mailing Address

Same as location 3

Country: USA Canada Other

Address:

City:

State:

ZIP Code:

Does the applicant have a temporary or seasonal mailing address? (Optional)

Does the applicant belong to any of the following affinity groups? Check all that apply:

None

Armed Forces Insurance

USAA

Has the applicant been canceled, declined or nonrenewed including for non-payment within the past 5 years?

Does the applicant have another personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century? Life policy must be term, whole, universal or variable universal, have a face amount of \$50,000 or greater, issued to an adult and be in-force.

Have there been any losses at any location owned or occupied by any insured in the past 5 years? (Optional) 4

[Exit and Save](#)

Affinity discount!

Multi-Policy discount!

Eligibility screen

1 This Edit link will allow you to change the Dwelling Use if needed while quoting (for example: to quote a rental vs vacant use)

2 **Dwelling Condition:**
No need to determine the policy form at the beginning of the quote. ForemostSTAR will offer eligible forms that fit the dwelling's condition and maintenance.

We are able to accept risks that are undergoing renovations or remodeling!

3 **Eligibility:**
Selecting "Yes" will require additional information. To reduce effort, if an exclusion is required, a link will appear to print the exclusion.

Is there a trampoline on the premises?

If the applicant wants liability coverage, they accept the Trampoline Liability Exclusion?

[The Trampoline Liability Exclusion Acceptance](#) must be signed by the applicant before this policy can be issued. The signed form must be retained in the agent's office.

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Location Applicant Eligibility Losses Dwelling Coverages

Search

Summary

Quote Number

Orig Policy Inception
07/28/2017

Effective Date
07/28/2017 [Edit](#)

Notations
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Producer Code

Dwelling Address

[Save and Hand Off](#)

Dwelling Use: Landlord / Rental [Edit](#)

Dwelling Classification: Traditional Site Built Home

Dwelling Condition

Use the fields below to describe any issues with the condition of the dwelling and premises:

Roof:

Structure:

Chimney:

Foundation:

Premises:

Other Structures:

Construction or Renovation

Is the dwelling under construction or renovation?

Eligibility

Is the property currently uninsured? If this is a new purchase answer this question No.

Is there a swimming pool with a depth of more than 2.5 feet on the premises?

Is there a trampoline on the premises?

Is the dwelling currently vacant?

Does the applicant or anyone residing at the dwelling:

- own, keep or shelter an unacceptable dog? OR
- own, keep or shelter an animal that has caused harm?

Does the applicant or anyone residing at the dwelling own, keep or shelter any unusual or exotic animals that would increase liability concerns?

Is the dwelling used for student housing?

Is the electrical service less than 100 amps?

Business, Farm or Ranch

Is there any business conducted on the premises, including farming or ranching?

[Continue and Save](#) [Exit and Save](#)

Losses screen

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Location ✓ Applicant ✓ Eligibility ✓ Losses Dwelling Coverages

Search

Summary

Quote Number

Orig Policy Inception
07/28/2017

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Producer Code

Dwelling Address

Applicant

[Consumer Report Information](#)
[Warnings & Information](#)
[Correspondence](#)
[Save and Hand Off](#)

Loss History

Loss Report run on 07/28/2017. No losses were returned from the report.

Order Status: [?](#) Received

Total Chargeable Losses: 0

[Add Loss](#) [Reorder Loss Report](#)

[Continue and Save](#) [Exit and Save](#)

Loss reports are run during the quoting process which will result in more accurate quotes!

1 Additional losses can be entered by clicking on this link.

Dwelling screen

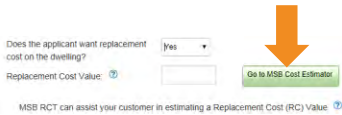
The screenshot shows the 'Dwelling Details' section of the Foremost STAR quoting system. The form includes various dropdown menus and input fields for property information. Callouts highlight specific features:

- Callout 1:** Points to the 'Number of residential dwellings on the same premises' field, stating: "We are able to insure up to 4 family units!"
- Callout 2:** Points to the 'Amount of insurance' field, which is pre-filled with '\$100,000'.
- Callout 3:** Points to the 'Does the applicant want replacement cost on the dwelling?' dropdown, which is set to 'Yes'.
- Callout 4:** Points to the 'Security Devices' section, listing options like 'Deadbolt', 'Smoke detector', 'Fire extinguisher', 'Carbon monoxide detector', 'Bars on windows and doors', 'Central fire alarm', 'Sprinkler', and 'Burglar alarm'. A note states: "Burglar Alarm and Central Fire Alarm discounts are available!"
- Callout 5:** Points to the 'Landlord Detail' section, which includes a field for 'Number of rental and vacant site-built properties, including this one, insured by Foremost.' A note states: "Multi-Property discounts are available!"
- Callout 6:** Points to the 'Tenant Screenings' section, listing options like 'Credit check', 'Criminal background check', 'Eviction search', 'HO4 tenant policy on file', 'Skip search', and 'None'. A note states: "When quoting a rental risk, Property Management and Landlord Association discounts are available!"
- Callout 7:** Points to the 'Tenant Screenings' section, stating: "When quoting a rental risk, Tenant Screening discounts are available!"

1 Select the number of residential dwellings on the same premises as the risk you are quoting. Please note, that the other dwellings must be owned by the insured. Also if liability is requested on this dwelling, the other dwellings must be insured by us and have equal liability limits.

2 The Amount of Insurance field will prefill based on the amount that was entered on the Location Screen. Please note that this field can be changed if needed.

3 If Replacement Cost coverage is selected, you will be required to enter in a Replacement Cost Value and the MSB Cost Estimator button will appear.



Clicking on this button will navigate you to the MSB system to complete the replacement cost estimate. You will automatically return back to the quote when the RC estimate is completed.

When quoting a rental risk, Property Management and Landlord Association discounts are available!

When quoting a rental risk, Tenant Screening discounts are available!

Coverages screen

- 1 This link will allow you to view available payment options.
- 2 **Available Policy Forms Displayed:** Only the policy forms that are available for this quote will be displayed. You can quote and compare different policy forms and coverage options for the customer side by side.
 - Available policy forms and package options are determined by the information entered on previous screens. If you return to a previous screen and edit information, the available policy forms and package options may change.
 - If changes are made to coverages, most will not be carried over to the other policy forms. This will allow you to compare coverage and limit options between the policy forms.

- 3 **Landlord Package Options:** If the occupancy type is "Landlord", you may be able to choose Unpackaged, Landlord Package, or Platinum Package (Platinum Package is not available in all states).

- 4 **Dwelling Limit:** When updating the [Dwelling Limit] you will be directed to change the [Amount of Insurance] on the Dwelling screen so that the policy forms can be re-determined.

- 5 **Update Premium Button:** After making all your updates/changes to any of the coverages, you will need to click on the [Update Premium] button to view the new premium total.

- 6 **Replacement Cost & Extended Replacement Cost** (only one can be selected):
 - If [Does the applicant want replacement cost on the dwelling?] is answered "Yes" on the Dwelling screen, Replacement Cost will display as "Coverage Added" and Extended Replacement Cost will display as "No Coverage" and will be read only.
 - To add Extended Replacement Cost, select "No Coverage" for the Replacement Cost coverage and then Extended Replacement Cost can be added.

Foremost STAR

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Summary

Quote Number: [Redacted]

Orig Policy Inception: 07/28/2017

Effective Date: 07/28/2017

Notations: Add / View Notations

Producer Code: [Redacted]

Dwelling Address: [Redacted]

Applicant: [Redacted]

Consumer Report Information | Warranty & Information | Correspondence | Documents Available to Print | Status: On

Coverages

Total 1 Year Premium: \$[Redacted] for effective date 07/28/2017

Rating State: [Redacted] Fire Protection Class: 2

Rating County: D19 Dwelling Use: Landlord / Rental

Territory: B

This risk qualifies for the following policy form(s).
Click on the tab(s) to review the available coverage options.

Dwelling Fire One \$834 | **Dwelling Fire Three \$880**

Dwelling Fire Three Information

Landlord

Perils

- Comprehensive - Dwelling

Loss Settlement

- Total Losses - Agreed Loss
- Partial Losses - Actual Cash Value
- Optional Repair Cost**
- Optional Replacement Cost**
- Optional Extended Replacement Cost**

Included*

- Dwelling
- \$1,000 Personal Property - Single Family
- \$3,000 Personal Property - Multi Family (Owner-Occupied Properties)
- 10% Loss of Rents
- \$100,000 Liability
- \$500 Medical Payments
- *Limits can be increased

**Does not include roof covering if insured cannot verify the roof covering is less than 10 years old

Choose a package or customize coverages below:

Unpackaged | **Landlord Package (Selected)**

	Limit	Deductible	Premium
Dwelling	\$100,000	\$1,000	Update Premium
Repl Cost Excl Roof 15Yr Or Older	No Coverage		
Ext/Rep Cost Excl Roof 15Yr Or Older	No Coverage		
Repair Cost Excl Roof 15Yr Or Older	No Coverage		
Other Structures			
Add Change Remove			
Personal Property	\$1,000	\$1,000	\$10.00
Replacement Cost Personal Property	No Coverage		
Loss Of Rents	\$0		\$50.00
Premises Liability	\$100,000		\$54.00
Medical Payments	\$500		
\$2,500 Wind or Hail Deductible	Coverage Added		\$34.00
Earthquake Including Masonry Veneer	No Coverage		
Earthquake Excluding Masonry Veneer	No Coverage		
Identity Fraud Expense and Management	No Coverage		
Id Fraud Exp Incl Credit Monitoring	No Coverage		
Limited Theft Coverage	No Coverage		
Loss Assessment Coverage	\$0		
Loss Assessment Incl Earthquake	\$0		
Water Backup of Sewers or Drains	No Coverage		
Wind/Hail for Satellite Dishes	\$0		
Tripartite Liability Exclusion	No Exclusion		
Animal Liability Exclusion	No Exclusion		

The following discounts and surcharges are included in the policy:

Burglar Alarm Discount	-\$21.00
Claims Free Discount	-\$10.00
Landlord Association Discount	-\$10.00
Property Management Discount	-\$10.00
Multi-Policy Discount	-\$53.00
Multiple Properties Discount	-\$21.00
Tenant Screening Discount	-\$10.00

Premium Summary

Total Dwelling Premium: \$[Redacted]

Total Taxes & Fees: \$[Redacted]

Total 1 Year Premium: \$[Redacted]

This quote is unbound and unguaranteed. Premium and eligibility are subject to underwriter review.

Continue and Save | Exit and Save

You can print the quote from the [Documents Available to Print] link

Complete list of the policy's discounts and surcharges

If Underwriting Edits exist, they will appear after clicking the [Continue and Save] button.

Additional Information screen

1 Primary phone number is a required field.

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Location ✓ Applicant ✓ Eligibility ✓ Losses ✓ Dwelling ✓ Coverages ✓ Additional Information Issue Policy

Summary

Quote Number
[Redacted]

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07/28/2017

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Producer Code
[Redacted]

Dwelling Address
[Redacted]

Applicant
[Redacted]

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[Warnings & Information](#)
[Correspondence](#)
[Documents Available to Print](#)
[Save and Hand Off](#)

Applicant Information

Primary Applicant
TRACY TEST

Contact Information

1 Primary Phone: [Redacted] ✕

Email Address: [Redacted]

Does the applicant have a temporary or seasonal mailing address? No ▾

Dwelling Information

Total Square Footage: [Redacted]

Has the dwelling's electrical, plumbing or heating been updated? ▾ Select

Has the roof of the dwelling been updated? ▾ Select

Is there an additional interest? ▾ Select

[Continue and Save](#) [Exit and Save](#)

This screen will require information that was not entered during the quoting process but is required to issue the policy.

Issue Policy screen

Foremost STAR

Location Applicant Eligibility Losses Dwelling Coverages Additional Information Issue Policy

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07/28/2017

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Dwelling Address

Applicant

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[Save and Handle](#)

Total 1 Year Premium: \$[redacted] for effective date 07/28/2017 [Edit Effective Date](#)

Document Verification

Unless specifically requested for submission, please keep the following items on file in your office:

I will retain a completed and signed application in the agent's office.

Do the coverages / policy type on the application match the policy written? [Select](#)

Billing Information

Choose one of the following payment plans:

Pay Plan: [Select](#)

Number Of Payments	1 Pay	2 Pay	4 Pay	10 Pay	12 Pay - EFT Only
Premium Due	\$880.00	\$440.00	\$220.00	\$103.04	\$76.56
Taxes / Fees					
Service Fee		\$5.00	\$5.00	\$5.00	\$2.00
Amt. Due Now	\$880.00	\$445.00	\$225.00	\$188.04	\$78.56
Amt. of Each Remaining Payment		\$445.00	\$225.00	\$82.44	\$75.04
Next Payment Due		01/09/2018	10/11/2017	09/16/2017	09/22/2017

Payment Options

Choose one of the following down payment options:

Electronic Payment [Automatic Payments Authorization Form](#)

One time payment from customer's bank account or credit card

One time payment from customer's account or credit card, including setup for automatic payments

One time payment swept from your agency bank account

OR

Payment By Mail

Send to agent -- Any remaining bills for this policy term will be mailed to the customer

Send to customer

Send to mortgagee

Would the customer like future renewals billed to the mortgagee? [Select](#)

Soliciting Agent Information

Only agents appointed or authorized by Foremost may solicit or sell Foremost Insurance Policies. Please select the agent from the list below who assisted the applicant in completing the application.

Agent Name: [Select](#)

Do you need to add an agent's name? [No](#)

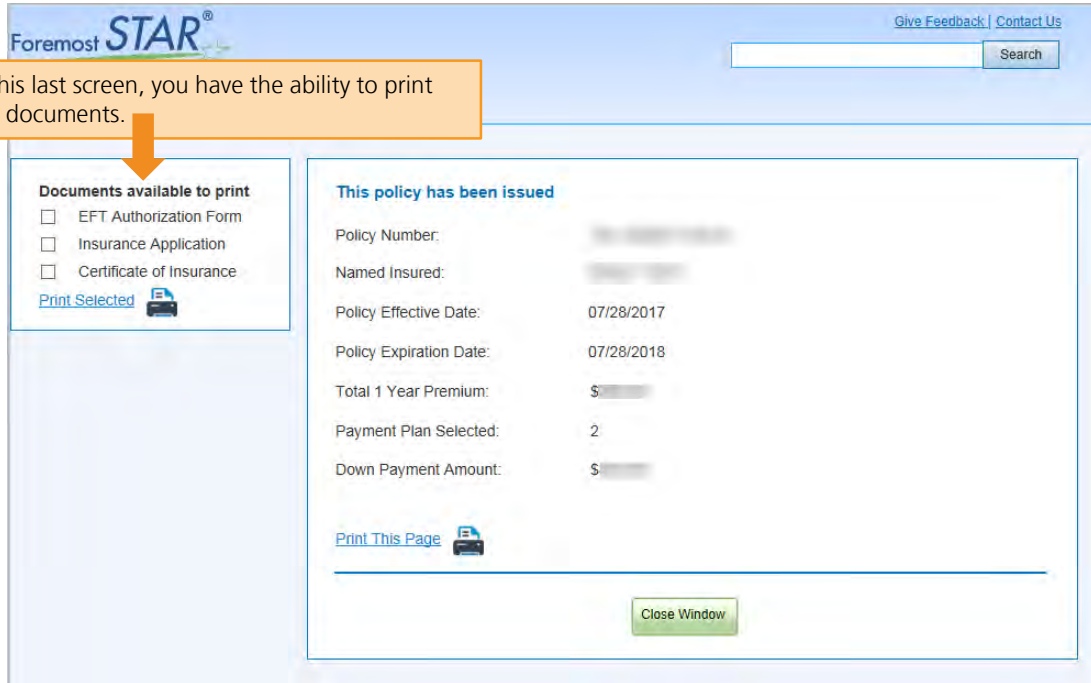
This policy will be issued with an effective date of 07/28/2017 [Edit Effective Date](#)

[Issue Policy](#) [Exit and Save](#)

Please note, this is your last chance to edit the effective date prior to issuing the policy!

You can print the **application** from the [Documents Available to Print] link. Please note, this application is only available for 14 days after policy issuance.

If electronic payment is requested, the system will require payment information after clicking on the [Issue Policy] button.



Want to learn more about Dwelling Fire and Specialty Homeowners products?

Click on the Education link under [Resources] in ForemostSTAR.

Need CE credits?

Use the discount code CEFREE to get a free course in our Education section.

Not all products, coverages or discounts available in all states. Percentages and discounts will vary by state.

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