

PRODUCT REFERENCE GUIDE

PRIMARY AND SECONDARY PROPERTY

Policies for dwellings that are a customer's primary residence, or a secondary dwelling used for personal use. Program options include the Foremost SignatureSM Home program for customers who want premier-level coverage options with the opportunity for policy bundling, and the Foremost Choice[®] property programs, which include packaged homeowners policies, dwelling fire owner-occupied policies and condominium policies.

- From standard and preferred, to customers who may have trouble finding coverage elsewhere, there's a policy for nearly everyone
- Many endorsement options – allows for policy customization
- Many money-saving discounts and payment plan options

LANDLORD

Policies for dwellings that are rented to others as a source of income. Includes one- to four-family units, single, stand-alone property or multiple dwellings. Also includes vacation and short-term rentals. Available policies are dwelling fire one, dwelling fire three, condo - dwelling fire six.

- Total losses – agreed loss settlement
- Partial losses – acv (optional replacement cost, extended replacement cost and repair cost)
- Dwelling – named peril or comprehensive coverage
- Coverage choices – loss of rents, liability and more
- Package choices – landlord, landlord platinum packages or create-your-own package
- Broad underwriting – no restrictions based solely on age of dwellings; LLCs and homes written in the name of a trust are acceptable

VACANT

Policies for dwellings that are temporarily vacant or unoccupied, includes site-built homes, manufactured homes, condominiums, homes for sale or between tenants, and homes in the name of an estate. Available policies include dwelling fire one, condo - dwelling fire six.

- Dwelling – named peril coverage (comprehensive optional in most states)
- Total losses – agreed loss settlement
- Partial losses – ACV (optional replacement cost in most states)
- Pro-rated cancellation, subject to a minimum earned premium
- Ability to endorse to a landlord policy in most states
- Coverage choices – vandalism and malicious mischief, liability and more
- Broad underwriting – no restrictions based solely on age of dwelling

MOBILE HOME

Policies for mobile and manufactured homes. Includes single and multi-section, homes of any age, owner-occupied, rental and seasonal, and tenant.

- Insured total losses – agreed loss payment method
- Comprehensive coverage
- Optional dwelling replacement cost coverage
- Optional replacement cost on personal property coverage
- Additional living expenses, debris removal, emergency repairs after loss, and more

RENTERS

A policy for a customer who does not own the home, but occupies it as their personal residence. Includes HO4 and tenant manufactured home.

- Many endorsement options – allows for customization
- Comprehensive liability coverage
- Flexible payment methods

AUTO

We offer two programs. The Foremost Signature Auto program is for customers who want premier-level auto insurance coverage, possibly bundled with their home policy. The Bristol West[®] Auto program makes auto insurance Easy as That for you and your customers. Bristol West accepts drivers without prior insurance, older vehicles, and drivers with motor vehicle violations.

- Physical damage coverage
- Many optional endorsements for customized coverage
- Towing and rental coverage options
- Many money-saving discounts

MOTORCYCLE

Policies that cover touring bikes, sport bikes, cruisers, three-wheel trike conversions, scooters, customs and classics.

- Replacement cost coverage*
- Optional equipment coverage
- Towing and roadside assistance with trip interruption
- Helmets and safety apparel coverage
- Medical payments coverage
- Annual policies

*Does not apply to customs and classics.

OFF-ROAD VEHICLE

Policies that cover all-terrain vehicles, traditional quads, side-by-sides, snowmobiles, golf carts, dune buggies and off-road motorcycles..

- Optional equipment coverage
- Uninsured motorists coverage
- Medical payments coverage
- Helmets and safety apparel coverage
- Annual policies

RV

Policies that cover motor homes, travel trailers, pop ups, park models, fifth wheels, luxury motor coaches and tiny homes.

- Coverage for attached accessories
- Emergency expense coverage
- Campsite/vacation liability coverage
- Towing and roadside assistance
- Replacement cost coverage
- Full-timer coverage

MARINE

Policies that cover bass boats, cruisers, sailboats, pontoons, jet boats, runabouts and PWC.

- SAVER – coverage for the price conscious customer
- PLUS – great value and additional features
- ELITE – loaded with industry-leading feature

ANTIQUE AND MODIFIED AUTO

- JCTaylorBroker.com

FLOOD

- Underwritten by the National Flood Insurance Program. Foremost.Floodpro.net OR 800-260-9270

Agency Contract Management: **800-237-6136**
ForemostAgent.com

FOREMOST CHOICE®

ForemostSTAR.com

Policy Services: 800-527-3905

Claims Reporting: 800-527-3907

FOREMOST SIGNATURESM

AgentAutoHome.com

Policy Services: 800-255-0332

Signature Claims: 800-854-6011

BRISTOL WEST AUTO

IAProducers.com

Policy Services: 855-319-7763

Bristol West-Only Claims: 800-274-7865