Foremost Education®

Foremost Choice® Home

Target: Standard Homeowners Risks & Some Hard-To-Place Risks

STANDARD PACKAGE

All Foremost Classic CL policies will convert to the Standard Package

Overview

- 10% of Other Structures
- 50% Personal Property
- 20% Additional Living Expense
- $100,000 Personal Liability
- $1,000 Medical Payments

Underwriting

- Max Five Paid Claims Acceptable
- Non-renew, Non-pay, Declination Acceptable

PLUS PACKAGE

Overview

- 10% Other Structures
- 55% Personal Property
- 20% Additional Living Expense
- $100,000 Personal Liability
- $1,000 Medical Payments
- Replacement Cost on Personal Property
- Water Backup of Sewers & Drains
- Plus Discount

Underwriting

- Max Three Paid Claims Acceptable
- Minimum Coverage A Limit of $150,000

PLATINUM PACKAGE

Also includes coverages noted in Plus Package

Overview

- 15% Other Structures
- 75% Personal Property
- 25% Additional Living Expense
- $300,000 Personal Liability
- $1,000 Medical Payments
- Extended Replacement Cost
- Personal Injury

PLATINUM PACKAGE CONTINUED

Overview

- Marring Coverage other than Metal Roof
- Comprehensive Coverage on Personal Property (primary only)
- Loss Assessment
- Matching Coverage
- Identity Theft
- Platinum Discount

Underwriting

- Max One Paid Claim Acceptable
- Minimum Coverage A Limit of $200,000
- No Secondary Use
- Named Insured Cannot Be Entity

All New Business risks will be inspected. Accepting up to two units. Current insurance score, wildfire and coastal restrictions apply.

NEW ENDORSEMENTS

- Limited Matching Coverage
- Marring Coverage Other than Metal Roof
- Home Sharing Coverage
- Equipment Breakdown Coverage
- Service Line Coverage

Not Previously Offered in Foremost Classic CL

Water Backup of Sewers & Drains, Comprehensive Coverage on Personal Property and Extended Replacement Cost

OTHER ENDORSEMENT CHOICES WE OFFER

- Scheduled Personal Property
- Replacement Cost on Personal Property
- Extended Replacement Cost
- Exclusions (Trampoline, Animal Liability, & Other Stuctures)
- Identity Fraud Expense
- Personal Property Increase in Watercraft Personal Liability Coverage
- Scheduled Personal Property
- And Many More!