

Your customers are unique, just like the properties they own. Make the Foremost Choice® and give your customers A Better Insurance Experience.®



MOBILE HOME

Foremost was the first company to create a policy specifically for manufactured homes, and we've been leading the industry ever since.

- **Broad Eligibility:** Homes of all ages, sizes, makes and models are eligible, and homes located in a park or on private property. We insure owner-occupied mobile homes, mobile homes rented to others, vacant homes and tenants of mobile homes.
- **Standard Specialty Coverages:** Our policy provides comprehensive coverage that protects the dwelling, personal property and other structures against accidental physical loss, and we automatically include coverage for things like golf carts, debris removal, credit card and check forgery, and trees, shrubs, plants and lawns.
- **Agreed Loss Provision:** If the home is destroyed by an insured loss, we will pay the amount of Coverage A on the Declarations Page, less any applicable deductible. Optional replacement cost for partial losses or extended replacement cost settlement methods are also available.

DWELLING FIRE AND CONDO

We continue to innovate and create insurance solutions for all kinds of properties and customers. This program has options for vacant homes, older homes, vacant and rental condos, homes under renovation and so much more.

Landlord and Rental

- **Customizable packages:** Our base policy is Coverage A – Dwelling only. We have a bundled Landlord Package, or your customers can customize a policy by adding coverages and endorsements.
- **Broad Underwriting:** Our program accepts all kinds of landlords – whether they own one home they rent out, or if they're a professional landlord who owns multiple properties. No restrictions based solely on the age of the home, and we accept dwellings valued from \$5,000 to \$1,200,000.
- **Loss of Rents Coverage:** This provides coverage for the loss of potential rental income due to a covered loss.
- **Optional Endorsements:** Your rental customers can customize their policies with a variety of optional endorsements, including water back-up of sewers or drains, landlord personal injury, and loss assessment coverage.
- **Loss Settlement Options:** The base policy loss settlement method is ACV. Customers can purchase optional endorsements for replacement cost or extended replacement cost (Dwelling Fire Three only).

Vacant

- **Broad Eligibility:** No restrictions based solely on the age of the home or the amount of time the home has been vacant. Homes valued between \$5,000 and \$1,200,000. Homes in the name of an LLC or a Trust are acceptable.
- **Flexible Coverage:** Like our landlord policy, the base policy is Coverage A – Dwelling only. Policies can be customized with options such as liability, vandalism and malicious mischief, and coverage for personal property.
- **Ease of Use:** If a customer has a property that's vacant between tenants – no problem! You can easily endorse a policy between vacant and rental usage types. No need to cancel and rewrite every time the home is temporarily unoccupied.
- **Loss Settlement:** The base policy loss settlement method is ACV.

Vacant and Rental Condo

- **Eligibility:** Many companies won't insure a condo that's vacant or rented to others, but Foremost will! We leverage our expertise in these markets to offer customers a solution for these kinds of properties.
- **Flexible Coverage:** Policy can be endorsed to a vacant policy, and then moved back again when it's rented.
- **Loss Assessment:** Included at \$2,500, higher limits available.
- **Optional Coverages:** Choices include personal property, loss of rents, premises liability and more.
- **Loss Settlement Options:** Our base policy loss settlement method is replacement cost for unit owner's building property for both total and partial losses. It's ACV for personal property with optional replacement cost.
- **High Success Rate:** Independent agents who quote Foremost for vacant condo close, on average, more than 50% of the time.

Renters

- **Eligibility:** The renters program is for renters of any dwelling (other than renters of manufactured homes, who are currently served in the mobile home tenant program).
- **Coverage:** It's written on a form similar to an ISO® HO4.
- **Loss Settlement Options:** Our base policy loss settlement method is Actual Cash Value. Customers can purchase an optional Replacement Cost endorsement.
- **Optional Endorsements:** Options include water back-up of sewers or drains, identity theft expense management, and comprehensive coverage on personal property.

Vacation and Short-Term Rental

- **Broad Eligibility:** Homes of any age are acceptable, customers with credit or loss issues may qualify, and we accept a wide range of dwelling values – Coverage A values up to \$1,200,000.
- **Flexible Coverage:** Can be written with either named peril or comprehensive coverage on the dwelling. Customizable by adding coverages and endorsements, or a Landlord Package.
- **Loss Settlement Options:** Base policy includes an agreed loss provision for a covered total loss and an Actual Cash Value settlement on a partial loss. Customers can also select replacement cost, extended replacement cost or repair cost, depending on policy type.
- **Optional Endorsements:** Options include high liability limits, replacement cost on personal property, water backup from sewers and drains, personal injury, and loss of rents.

Log in to ForemostSTAR.com today to quote and book property products!
