



22% percent of leisure travelers have stayed in a vacation home as an alternative to a traditional hotel or resort in the past two years. How are you insuring vacation rentals?

## HIGHLIGHTS THAT MAKE US STAND OUT:

### Broad Eligibility

Not all companies will accept properties that are rented on a daily, weekly, or monthly basis, but Foremost will. 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 of up to \$1,200,000. We'll also accept homes that are written in the name of an LLC or a Trust, and homes with lease agreements up to 12 months are eligible.

### Flexible Coverage

These properties can be written with either named peril or comprehensive coverage on the dwelling. Our base policy is Coverage A – Dwelling. Your customers can customize their policy by adding coverages and endorsements, or they can choose from two packages: the Landlord Package or the Landlord Platinum Package. We don't force your customers into a one-size-fits all solution.

### Optional Endorsements

Your customers can choose from a wide range of options to customize their policy. Options include high liability limits, replacement cost on personal property, water backup from sewers and drains, personal injury, and loss of rents.

### Settlement Method Options

Our 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.

Our Vacation and Short-Term Rental Dwelling sweet spot is customers who:

- Have more than one policy with us
- Want a high level of coverage on their investment

### Discounts

- More than one property insured with Foremost
- Have strong credit-based insurance scores
- Claims Free
- Newer Home

**Log in to [ForemostSTAR.com](https://www.foremoststar.com) today to quote and book Vacation and Short-Term Rental policies.**

**Foremost Choice®**

Proprietary. Not all products, coverages or discounts are available in all areas. 9014419 10/21

