

FOREMOST[®] QUICK FACTS: FULL-TIMERS



We offer coverage for Full-Timers, for people who park their Motor Home or Travel Trailer and use it as a residence. Not many other companies offer this, but Foremost does!

HIGHLIGHTS THAT MAKE US STAND OUT:

Eligibility

Full-Timer, Primary Residence, and Stationary Travel Trailers (in- and out-of-park) are all eligible for our program.

Comprehensive Personal Liability

Liability coverage similar to a Homeowners policy – extends to the site and includes Medical Payments to Others and First Aid Expenses.

Additional Living Expense

Provides coverage for increased living expenses, temporary housing, and travel expenses in the event of a covered Collision or Other Than Collision Loss. (Available if Comprehensive Personal Liability is purchased.)

Adjacent Structures

Coverage for unattached structures such as sheds, decks, covered porches, or car ports that are located on the RV site.

Replacement Cost Personal Property (ACV Personal Property also available)

Includes Pet coverage in most states!

Scheduled Medical Benefits

Provides benefits to an insured for certain accidental injuries sustained while the Motor Home or Travel Trailer is parked and being used as a dwelling or for recreational purposes.

Diminishing Deductible

For each consecutive year an RV is insured by us without a paid loss, we will reduce any applicable deductible(s) by 25%.

Other Policy Features

- Fire department service charge
- Debris removal

12-Pay

A 12-Pay payment plan is available for RV policies, allowing your customers more flexibility! Note that Electronic Funds Transfer (EFT) is required on all 12-Pay policies.*

Discounts

- Multi-policy

Tiny Houses permanently on wheels may also be acceptable in our program with approval from Underwriting!

Log in to ForemostSTAR.com today to quote and book Full-Timer coverage for RV policies.

ForemostChoice

*Available payment plans could vary by policy premium. Not all products, coverages or discounts available in all areas. 9019315 6/20

