



ForemostChoice®

**Independent Agents who quote Foremost for Personal Watercraft coverage close more than 55% of the time!**

## HIGHLIGHTS THAT MAKE US STAND OUT:

### Package Offerings

Foremost Choice® Marine offers coverage and price options for almost every risk, and one of the strongest market segments is Personal Watercraft (PWC). Foremost is able to offer tailored packages that include industry-leading features and coverages that can fit what a PWC customer desires at a great price!

### Personal Watercraft Package

- Actual Cash Value Loss Settlement
- Wreck Removal
- Pollution Liability

### Personal Watercraft Elite Package

- Loss Forgiveness
- Agreed Value Loss Settlement
- Diminishing Deductible (25% per loss-free year)
- Lifetime Depreciation Waiver (Partial Losses)
- Extended Pollution Liability
- Total Loss Replacement Cost/Agreed Value Loss Settlement (vessels up to three years old)
- Boat Lift coverage
- Hurricane Haul-Out
- Wreck Removal
- Watersports Liability
- Trip Interruption Expenses
- ...and more!

### Diminishing Deductible

Included in our PWC Elite package: For every year that the policy is loss-free, we will reduce all applicable deductibles by 25%.

### Total Loss Replacement Cost

If a replacement watercraft is purchased after a covered total loss, and the replacement price is above the Amount of Insurance, we will pay the additional amount spent for the replacement watercraft up to an amount of 20% of the Amount of Insurance. This coverage is available on watercraft up to three years old in our PWC Elite package.

### Lifetime Depreciation Waiver

In our PWC Elite package, no depreciation for parts or labor will be applied to partial losses for the life of the policy. Other carriers may depreciate parts and labor as much as 10% per year.

### Replacement Cost Personal Property

Personal Property losses are paid at full replacement cost with no depreciation applied. Unlike other carriers, we don't exclude fishing equipment or charge a separate premium. There are no sub-limits and the coverage has a low \$100 deductible.

### Discounts

- Multi-unit for customers insuring more than one watercraft
- Multi-policy for customers with additional Foremost or Farmers® policies
- Lay-up Period for those customers who store their watercraft for part of the year
- Paid-in-Full
- Prior Insurance/Transfer
- Protective Device
- Boating Safety Course
- Mature Driver
- ...and more!

**Log on to [ForemostSTAR.com](http://ForemostSTAR.com) today to quote and book personal watercraft policies.**

**ForemostChoice®**

Not all products, coverages or discounts available in all areas.  
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