

# QUICK FACTS: FOREMOST CHOICE® HOME



With Foremost Choice Homeowners as part of our robust property insurance lineup, Foremost® is opening doors for all your standard homeowners customers.

## HIGHLIGHTS THAT MAKE US STAND OUT:

### Package Options

There's a Foremost Choice Home package for everyone, from Standard, to Plus and Platinum package options, so your customers can select the level of coverage they want.

### Equipment Breakdown/Home Systems Coverage

Provides mechanical breakdown coverage against unexpected repair or replacement costs due to an electrical, mechanical, or pressure systems breakdown. Both the personal property and home are covered up to \$100,000 per occurrence with a \$500 deductible.

### Home Sharing Endorsement

Provides coverage when the dwelling is occasionally rented on a short-term basis. Can only be applied to a primary home.

### Comprehensive Coverage on Personal Property

Changes the Section I - Insured Perils for Coverage C - Personal Property from Named Perils to Comprehensive coverage for direct, sudden and accidental physical loss subject to policy exclusions. Must be a primary home and have Personal Property coverage of \$15,000 or more.

### Service Line Coverage

Provides protection from an unexpected loss caused by underground service line failure. Coverage is provided for up to \$10,000 per occurrence with a \$500 deductible.

### Sweet Spot for Foremost Choice Homeowners:

- Standard Homeowners risks (up to two units), including but not limited to some hard-to-place risks.
- Customers who occasionally rent their primary home on a short-term basis through services such as Airbnb or VRBO.

### Discounts:

We offer a wide range of discounts. Here are some that may be available in your state:

- Multi-Policy
- Full Pay
- Affinity
- Age of Home
- Burglar/Central Fire Alarm
- Claim History
- Masonry

Log into [ForemostSTAR.com](https://ForemostSTAR.com) today to quote and book Foremost Choice Home policies.

**ForemostChoice**

Not all products, discounts, and coverages available in all areas .9017205 10/18

