

WHY USE AN INDEPENDENT AGENT?

There are so many ways to buy insurance today - why not stick with a trained professional who knows the ropes? Your local agent can provide personal care and follow-through you wouldn't receive online. An agent will focus on saving you time, money and hassle when purchasing and maintaining your insurance. They will help you choose the best Foremost policy for your lifestyle. Period.

WHY MAKE THE FOREMOST CHOICE®?

The Foremost Choice suite of products is built on a simple idea: Specialized Value. Foremost has been offering specialized insurance policies since 1952 and we understand your lifestyle. Our insurance policies are crafted with each customer in mind, offering stability, value and niche coverages. We also have an award-winning team of claim professionals who are available 24 hours a day, seven days a week to help restore your life to order after a claim. Sounds like the Foremost Choice is always the right choice.

Talk to your Independent Agent about making the Foremost Choice for your Home Insurance!

Representing -



Foremost.com



This brief summary is for illustrative purposes only and is not a policy document. Always review the actual policy for important details on coverages, exclusions, limits, conditions, and terms. *Not all products, coverages, and discounts are available in every state. 9017206 11/18



HOMEOWNERS INSURANCE



ForemostChoice

The Foremost Choice® Homeowners program is built on a simple idea. Choices. More choices for more people. The Foremost Choice Home policy offers value and flexibility, so you can create the level of coverage that you want for your home. Your Foremost® Independent Agent can talk with you about the different options available to fit your home and your lifestyle.

POLICY FEATURES

Coverages that come standard with a Foremost Choice Home Policy:

- Comprehensive coverage on Dwelling and Other Structures
- Named Peril coverage on Personal Property
- Total Loss – Agreed Loss Settlement on Dwelling
- Partial Loss – Replacement Cost Loss Settlement
- Actual Cash Value Loss Settlement on Personal Property

Foremost Choice Home offers package options from Standard, to Plus and Platinum, so you can select the level of coverage you want. This is in addition to our long list of optional coverages!



OPTIONAL COVERAGES

We offer more coverage for those who want it, including:

Extended Replacement Cost Coverage

Provides up to an additional 25% of the Amount of Insurance for Coverage A towards the replacement of the dwelling in the event of a total loss by a covered peril.

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.

Replacement Cost Coverage on Personal Property

Changes the Section I - Insured Perils for Coverage C - Personal Property from Actual Cash Value to Replacement Cost coverage. Must have Personal Property coverage of \$15,000 or more.



Equipment Breakdown 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 Coverage

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

DISCOUNTS*

Here are just a few of the ways you can save money by choosing Foremost:

- Multi-Policy
- Full Pay
- Affinity. Applies to members of USAA and AFI.
- Age of Home. Newer homes qualify for a higher discount.
- Burglar/Central Fire Alarm
- Claim History
- Masonry. Dwellings constructed with at least 90% of eligible brick material.