

QUICK FACTS: FOREMOST HOMEOWNERS ACV



With Foremost Homeowners ACV as part of our property lineup, Foremost® has opened the doors for even more Homeowners customers!

HIGHLIGHTS THAT MAKE US STAND OUT:

Personal Property

Our policy offers a lot of options for your customers' personal belongings, so they can choose the level of coverage they want:

- Comprehensive Coverage on Personal Property
- Replacement Cost on Personal Property
- Scheduled Personal Property

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 to a primary home that's occasionally rented on a short-term basis.

Marring Coverage Other Than Metal Roof Covering Endorsement

Provides coverage for direct and accidental physical marring of all component parts of the roof other than metal roof surfaces caused by wind or hail.

Water Back up of Sewers and Drains

\$5,000 or \$10,000 of coverage for a direct loss caused by water or sewage which backs up through sewers and drains or overflows from a sump. The deductible is \$250.

Sweet Spot for Foremost Choice Homeowners ACV:

- Homes that don't meet market value to replacement cost eligibility
- Customers who don't want to insure their home to replacement cost

Discounts:

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

- Customer Age
- Multi-Policy
- Affinity
- Age of Home
- Burglar/Central Fire Alarm
- Masonry/Brick

Log into [ForemostSTAR.com](https://www.ForemostSTAR.com) today to quote and book Foremost Homeowners ACV.

ForemostChoice

Not all policies, discounts, coverages and features are available in all states. 9017520 01/19

