# **FOREMOST QUICK FACTS:** LANDLORD AND RENTAL PROPERTY - TEXAS





Independent agents who quote Foremost® for Landlord and Rental coverage close more than 30% of the time.

# HIGHLIGHTS THAT MAKE US STAND OUT:

#### **Flexible Coverage**

Your customers can choose our Landlord Package, or they can customize their own policy by adding coverages and endorsements. We don't force your customers into a one-size-fits all solution.

#### **Ease of Use**

If your customer has a property that's vacant between tenants — no problem! With Foremost, you can easily endorse a policy between Vacant and Rental usage types. No need to cancel and rewrite every time the home is temporarily unoccupied.

# **Tenant Screening**

Foremost offers policy discounts to Landlords who screen their tenants, and we've also contracted with TransUnion® SmartMove® to give Landlords access to one of the best tenant screening services in the market at a discounted price. And if your customers take advantage of this service, they'll get a discount on their Foremost policy!

# **Broad Underwriting Appetite**

Our program accepts all kinds of Landlords – whether they own one home they rent out, or if they're a professional Landlord who owns multiple properties. We have no restrictions based solely on the age of the home, and we accept dwellings valued up to \$1,000,000.

#### **Settlement Method Options**

The TDP-1 policy offers optional Replacement Cost. Replacement Cost is included with the TDP-3.

# Our Landlord sweet spot includes customers who:

- Have more than one Rental dwelling insured with us
- Are members of a Landlord Association or who use a Property Management Company

#### **Discounts**

- Use Tenant Screening such as SmartMove— credit history, criminal background, eviction, skip search
- Have more than one property insured with Foremost
- Member of a Landlord Association
- Use a Property Management Company
- Have a strong credit-based insurance score
- Claims Free
- Newer Home

Log in to ForemostSTAR.com today to quote and book Landlord policies.









