



## Foremost® Travel Trailer vs Homeowner Coverage Comparison



FEATURE	FOREMOST® TRAVEL TRAILER	ENDORSED ON A HOMEOWNERS POLICY
Policy Type	Tailor-made Travel Trailer policy with specialized coverages	Basic Homeowners
Policy Term	One year or multi-year policy up to 7 years, 3-year Tent Camper program available	12 months
Fire Department Service	Automatically included up to \$500 coverage limits	Not available
Debris Removal	Automatically included up to \$1,000 coverage limits	Not available
Accessories	Attached included: i.e., awnings, cabanas, satellite dishes	Unknown coverage
Deductibles Available	\$100, \$250, \$500, \$750, \$1,000, \$2,000	% of structure value and additional for specific perils
Diminishing Deductible	For each consecutive year a travel trailer is insured by Foremost without a paid loss, we will reduce any applicable deductibles by 25%	Not available
Stationary Travel Trailer	Coverage packages that exclude Collision coverage for Travel Trailers that are parked most of the time. Trip Collision and Adjacent Structures coverage are also available.	Not available
Utility Trailers	Four types that are eligible for Comprehensive and Collision coverage only – animal trailers without living quarters, sport utility trailers without living quarters, auto haulers and utility trailers.	May be limited
Emergency Expense	Package includes \$500 coverage limits \$750 and \$1,000 coverage limits available	Limited or not available
Vacation Liability	\$10,000, \$25,000 and \$50,000 coverage limits available.	Not available
TravelLine® Towing & Roadside Assistance	<ul style="list-style-type: none"> <li>Basic coverage limit is \$100 with higher limits up to Reasonable &amp; Necessary available.</li> <li>24 hr. toll-free number accessible from U.S. and Canada to obtain dispatching.</li> <li>“Sign &amp; Drive” service. No out-of-pocket expense for services up to coverage limit.</li> <li>Towing vehicle is covered</li> </ul>	None
Optional Total Loss Replacement Cost for All New Model Units	In the event of total loss in the first 5 model years, replaces unit with brand new, current model of like kind of quality.	Not available
Optional Full-Timer Comprehensive Personal Liability (Full-Timer not required)	Package includes \$100,000 coverage limits \$300,000 and \$500,000 coverage limits available	Not available
Additional Living Expense	\$2,000 and \$5,000 coverage limits available	Only for damage to dwelling
Policy Type	Specialized policy catered to the choices of Travel Trailer owners	Separate policy or endorsement required
Rating Base	Current Actual Cash Value (ACV) used for rating base	Typically rate on MSRP regardless of age
Flood	Travel Trailer policy covers against peril of flood	Flood is not covered
Open Perils vs Named Perils Policy	Open Peril policy where coverage is provided unless specifically excluded	Many policies cover for only named perils specifically listed
Territories	Statewide rate to few territories	Many rating territories
Collision Coverage	Travel Trailer policy offers coverage for Collision	Limited or no coverage

