

FOREMOST QUICK FACTS: VACANT DWELLING IN TEXAS



Independent agents who quote Foremost® for Vacant Dwelling coverage in Texas close more than 44% of the time.

HIGHLIGHTS THAT MAKE US STAND OUT:

Broad Eligibility

Homes for sale, homes for rent, vacant manufactured homes and much more are eligible for our program. We have no restrictions based solely on the age of the home or the amount of time the home has been vacant, and we accept homes valued from \$5,000 to \$1,000,000. We'll also write homes in the name of an LLC or a Trust.

Flexible Coverage

Your customers can customize their own policy by adding optional coverages such as Liability, Vandalism and Malicious Mischief, and coverage for Personal Property.

CUSTOMIZABLE POLICIES

Optional Additional Perils Endorsement

This broader coverage might be a perfect fit for customers who want to insure against more perils, such as Sudden and Accidental Discharge, Eruption, Overflow or Release of Water or Steam (TDP-1 only). We also offer Optional Replacement Cost.

Ease of Use

If a 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.

Pro-Rated Cancellation

We offer an annual policy, with a pro-rated refund if the customer cancels during the term, subject to a minimum earned premium. Other companies may offer a three- or six-month policy, with no refund if the customer cancels before the end of the policy term.

Settlement Method

Our base policy is ACV with optional Replacement Cost.

Our Vacant Dwelling sweet spot includes customers who:

- Have good credit
- Want the flexibility of moving back and forth between Vacant and Rental policies
- Have a Vacant Dwelling that may be vacant for longer than three months

Log in to [ForemostSTAR.com](https://www.foremoststar.com) today to quote and book Vacant Dwelling policies.

ForemostChoice

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Beech Tree Lane, Caledonia, MI 49316. 9014926 10/16

