

## DISCOUNTS

There are several ways you can save money by choosing Foremost. Here are just a few of the discounts available:

- Multi-Policy
- Paid In Full
- Lay-Up
- Locked Storage
- Advance Purchase
- Loyalty (Claim-Free Renewal)
- Safety Equipment/Devices
- Safety Course
- Multi-Vehicle

Talk to your Foremost Independent Agent  
today to learn more!

Agent Name

Agency

Address

City, State

Phone

Web

Email

Representing -



[Foremost.com](http://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 or discounts available in all areas. Insurance provided by a member of the Foremost Insurance Group, part of the Farmers Insurance Group®. 9015149 03/17

## OFF-ROAD VEHICLE INSURANCE



### ForemostChoice<sup>SM</sup>

The Foremost Choice<sup>SM</sup> Off-Road Vehicle program provides more options for riders like you. Whether you're looking for basic coverage, or you want a policy with all the bells and whistles, your Foremost Independent Agent has packages for almost any adventure!

Foremost understands how important your adventures are to you. That's why our coverages are customized with you in mind and our claims are handled by a best-in-class claims staff. We know off-road vehicles and the people who ride them, because you and your adventures deserve it.

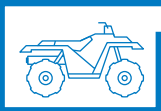
### PACKAGES MADE WITH YOU IN MIND

We designed packages to help you protect your ORV by allowing you to choose which package and options best fit your lifestyle:

-  **Saver.** Provides basic protection at an affordable cost. Includes \$500 Helmet and Safety Apparel coverage and available Optional Equipment (ACV).
-  **Plus.** Delivers a balance of coverage and price. Includes \$500 Optional Equipment for quads, snowmobiles and off-road motorcycles, and \$1,500 of Helmet and Safety Apparel.
-  **Elite.** Offers the most coverage and protection. We've taken the Plus Package and added Diminishing Deductible, Enhanced Rental, \$2,000 Personal Effects at Replacement Cost, \$3,500 Optional Equipment at Replacement Cost, two years of Replacement Cost Total Loss Settlement for snowmobiles, quads and off-road motorcycles, \$2,500 Helmet and Safety Apparel and more!

We also have customized options for side-by-sides, golf carts and dune buggy, or liability only coverage.

Foremost covers a wide range of off-road vehicles including all-terrain vehicles, traditional quads and side-by-sides as well as snowmobiles, golf carts, dune buggies and off-road motorcycles.



### POLICY FEATURES\*

Standard coverages that come with a Plus package include:

#### Optional Equipment

We include \$500 with Collision and/or Other than Collision coverage for snowmobiles, all-terrain vehicles and off-road motorcycles. Perfect for expensive add-ons like skid plates, winches, storage covers or other customization.

#### Helmet and Safety Apparel

Foremost provides \$1,500 with Collision coverage – a great benefit if your helmet or apparel get damaged in a covered collision loss.

#### Medical Payments

We provide primary (first party) coverage if you choose to add this option.

#### Uninsured Motorists

We offer this optional coverage for injuries resulting from an uninsured motorist.

### OPTIONAL COVERAGES

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

- Transport Trailer
- Medical Payments
- Uninsured Motorists (not available in all states)

\*The Saver and Elite packages offer different features and coverage options.