

## WHY USE AN INDEPENDENT AGENT?

There are so many confusing ways to buy insurance today – why not stick with a trained professional who knows the ropes? An agent will focus on saving you time, money and hassle when purchasing and maintaining your insurance.

## WHY MAKE THE FOREMOST CHOICE®?

The Foremost Choice suite of products is built on a simple idea: Specialized Value. Foremost has been offering specialized insurance policies since the 1950s and we understand your lifestyle. Our insurance policies are crafted with each customer in mind, offering stability and value. We also have an award-winning team of claim professionals who are available 24/7 to help restore your life to order after a claim. Sounds like the Foremost Choice is always a good choice.

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Talk to your Foremost Independent Agent about making the Foremost Choice for Landlords!

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Representing -



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, exclusion limits, conditions and terms. Not all products, coverages or discounts available in all areas. 9015787 08/17



# LANDLORD AND VACANT CONDOMINIUM INSURANCE



## ForemostChoice®

Do you have a condominium that you rent to others, either on a long-term or short-term basis? Or maybe it's temporarily vacant while it's up for sale or between tenants. Foremost has more than 65 years of experience with property insurance, so we've got you covered. Talk to your insurance agent about the Foremost Choice.

## It's all about you!

If you have a condo that you rent to others or that's temporarily unoccupied, it might not be easy to find insurance. But don't worry – Foremost has you covered! We've been insuring rental and vacant properties for years; we understand this type of property. Every customer is a little bit different, so we put the Choice in your hands. You can customize our policy with optional endorsements to add coverage or change the way your settlement would be handled if you suffer a loss.

### POLICY FEATURES

Condo insurance isn't a one-size-fits-all situation. A Foremost policy will allow you to customize your coverage to include what's right for your own situation. Our base policy covers the Unit Owner's Building (UOBP). This coverage applies to your condo unit. It is intended to cover the parts of your home that the condo association doesn't cover – things like building additions and alterations, fixtures and appliances, etc.

The base policy also includes Loss Assessment Coverage, which applies to your share of an assessment that the condo association says the unit owners are responsible for. The policy includes a limit of \$2,500, but you can purchase more coverage if you choose.

You can add coverages such as:

**Personal Property** – Personal Property includes things like clothes, electronics, furniture, etc. It's up to you how much coverage you want. The minimum limit is \$1,000, and the maximum is \$200,000.

**Loss of Rents** – Applies to the income you'll miss out on if an insured loss makes your condo unfit for a renter to live in or use.

**Liability** – Liability coverage applies if a claim is made against you or a suit is brought against you for damages due to bodily injury or property damage caused by an accident on your premises for which you are legally liable.

**We even insure condos that are used as a Vacation and Short-Term Rental property!**



### SETTLEMENT METHOD

Our base policy provides Replacement Cost coverage for the unit, and Actual Cash Value on Personal Property. We also offer Optional Replacement Cost on Personal Property (minimum limit of \$15,000 required).

### PACKAGE OPTIONS

Ask your agent for more information about our convenient landlord packages.

**Landlord Package** – This convenient package includes coverages that we know are important to many Landlords. Loss of Rents, Premises Liability, Personal Property, Medical Payments and more.

**Platinum Package** – If you want our highest level of coverage, this is the package for you. Includes everything in the Landlord Package, as well as the Platinum endorsement; and higher limits for Medical Payments, Premises Liability and Personal Property. What's more, while there is a charge for the Platinum Package, customers who purchase it get a discount on the premium for Coverage A (UOBP) and Coverage C (Personal Property).

### DISCOUNTS

Here are just a couple of the ways you can save money by choosing Foremost:

- Multi-policy
- Affinity
- Central Fire Alarm
- Burglar Alarm
- Tenant Screening
- Management Company
- Landlord Association