

FOREMOST QUICK FACTS: MARINE CHOICE®



Independent Agents who quote Foremost for watercraft coverage close more than 38% of the time.

HIGHLIGHTS THAT MAKE US STAND OUT:

Extensive Package Offerings

More choices for more people! Customers can choose a low-cost Saver package, a value-packed Plus package, or the Elite package with all the bells and whistles. We also offer specialized packages for Personal Watercraft, Pontoons, Classics, and Performance boats.

Diminishing Deductible

For every year that the policy is loss-free, we will reduce all applicable deductibles by 25%. Included in our Plus and Elite packages.

Total Loss Replacement Cost

If a replacement watercraft is purchased after a covered total loss, and the replacement price is above the Amount of Insurance, we will pay the additional amount spent for the replacement watercraft up to an amount of 20% of the Amount of Insurance. This coverage is available on watercraft up to three years old in our Plus package, and for watercraft up to five years old in our Elite package.

Replacement Cost Personal Property

Personal Property losses are paid at full replacement cost with no depreciation applied. Unlike other carriers, we don't exclude fishing equipment or charge a separate premium. There are no sub-limits and the coverage has a low \$100 deductible.

Our watercraft sweet spots are customers who:

- Have a Pontoon, Personal Watercraft, Runabout, or Fishing/Bass boat
- Have been loss-free for at least three years

Discounts

- Paid-In-Full
- Prior Insurance
- Loss-Free Renewal
- Lay-Up
- Insured Age 55+
- Safety Course
- Multi-unit
- Protective Devices
- Affinity
- Multi-policy
- Alliance

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

ForemostChoice

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®. 9014343 11/16

