

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? Your local agent can provide personal care and follow-through you wouldn't receive online. 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, value and niche coverages. We also have an award-winning team of claim professionals who are available 24 hours a day, seven days a week to help restore your life to order after a claim. Sounds like the Foremost Choice is always a good choice.

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

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. 9014116 10/17



LANDLORD INSURANCE



ForemostChoice®

Whether you're a professional landlord who manages multiple properties or you own one home that you rent out, The Foremost Choice Landlord program can be tailored just for you. We know this market and we understand what's important to landlords.

A lot of companies may accept a rental property, but that doesn't mean they understand the market or know what's important to you. At Foremost, we're specialists in property insurance including Vacation and Short-Term Rental, Vacant and Landlord. We give you the flexibility to tailor your policy to create exactly what you want, or you can choose from one of our packages.

It's all about you!

POLICY FEATURES

Insurance isn't a one-size-fits-all situation. A Foremost policy allows you to customize your policy to include the coverages that are right for your own situation. Our base policy covers only the home itself (and any attached structures, like a garage). You can add coverages such as:

Loss of Rents – applies to the loss of actual rents if the dwelling is temporarily uninhabitable due to a covered loss.

Personal Property – these are the things you may have in the home, such as appliances or furniture owned by you and used by the tenant.

Liability – 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.

LEVEL OF COVERAGE

We offer two types of coverage for Landlord properties. A **Named Peril** policy insures you for the perils that are specifically named in your policy, such as fire, lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke or smudge, and vandalism and malicious mischief (if added). **Comprehensive** coverage is broader. It means that all perils are covered unless they're specifically excluded in the policy.

Foremost is the Landlord and Rental Property Insurance Specialist®! We give you the flexibility to tailor your policy to create what you want – or you can choose from one of our packages.



SETTLEMENT METHOD

Our base policy has an **Agreed Loss** settlement provision, which means that if your home is destroyed by a covered loss, you receive the full amount of Coverage A (Dwelling) insurance listed on your policy's Declarations Page, minus any applicable deductible. You won't have to argue about what your home was worth or guess what your settlement will be. We also offer optional **Replacement Cost** or **Extended Replacement Cost**.

WHO QUALIFIES?

Foremost insures one- to four-family homes, everything from hard-to-place up to standard and preferred. And there are no restrictions based solely on the age of the home.

PACKAGE OPTIONS

We offer optional packages for landlords in most states! Ask your agent for more information.

- **Landlord Package Coverage** – 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, Replacement Cost on the Dwelling, Landlord Personal Injury, and Other Structures; and higher limits for Medical Payments and 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 (Dwelling) and Coverage C (Personal Property).

DISCOUNTS*

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

- Tenant Screening
- Member of a Landlord Association
- Property Management Company
- Multi-policy and Multi-property