

# CHOOSE FOREMOST TO INSURE ALL YOUR OUTDOORS VEHICLES.

Here's what you'll find in this helpful guide to insurance from Foremost:

**Motorcycle.** Insurance coverages for cruisers to sport bikes, scooters to custom bikes and everything in between.

**Off-Road Vehicle.** Coverage for ATVs, golf carts, dune buggies and more.

**Snowmobile.** Use your sled to get to work or just to get away and get the right insurance coverage.

**Motor Home / Travel Trailer.** Drive it or tow it; we cover all types of RVs and luxury motor coaches.

**Boat / Personal Watercraft.** Foremost has policies to make sure you're covered on the water and while towing to your destination.

**Collectible Auto.** Specialized coverages for your special baby.

**Foremost gives you what you want.** Discounts, online payment options and quick, accurate claim service by highly trained professionals.

**Take Foremost Home.™** Learn more about Foremost's wide-variety of specialized property insurance programs.

## DISCOUNTS

**Pay even less.** Discounts vary by state and program but with all the discounts Foremost has available, chances are you'll qualify for at least one. Most products and areas have discounts for multiple policies, multiple units and safety course completion.

Many discounts are specific to the program. Check with your agent or go to [Foremost.com](http://Foremost.com) for a more complete list.

## FOREMOST PAYONLINE®

**Save your stamps.** Save time and postage costs by paying your bill online. Foremost offers both online bill viewing and automatic billing. At [Foremost PayOnline.com](http://ForemostPayOnline.com), you can make one-time payments with a credit card, or sign up for automatic electronic funds (EFT) transfer to have your payments deducted from a designated bank account.

## CLAIMS SERVICE

Foremost provides superior claim service through a network of highly trained employees stationed across the country. Their primary job is to settle your claim quickly and efficiently – to be there for you when trouble strikes. The claim service line is always open. You can report a claim 24 hours a day, seven days a week – including holidays.

We train our adjusters in the mechanics of the products we insure. That means they can assess and process your claim quickly and accurately. They want to help you get your life back to normal as soon as possible.

Report a claim anytime, toll free at **1-800-527-3907** or online at [Foremost.com](http://Foremost.com).

## YOUR SINGLE SOURCE FOR INSURANCE

Count on Foremost for Personal Lines coverage for automobile and property:

- Auto
- Manufactured Home
- Specialty Homeowners
- Vacant Property
- Seasonal Property
- Landlord and Rental Property

Like our Outdoors products, we have policies designed for your automobile or property that include specialized coverages and a variety of discounts. Contact your Foremost representative for a quote.



27777 Franklin Rd, Suite 200  
Southfield, MI 48034  
Toll-free (888)721-4977



Foremost Means More.™ [www.Foremost.com](http://www.Foremost.com)

\*Neighborhood electric vehicle available in AZ, CA, OK, SC and TX only.

Not all products, coverages and discounts available in all states. Your insurance contract is contained only in your policy, not in this brochure. Your insurance protection may vary from the coverages shown, depending on the standard coverages included in your policy and the optional coverages you purchase.

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Language versions available: English – 9000000 05/14; Spanish – 9000568 05/14



Start Your Adventure  
with Foremost.®



Foremost Means More.™



## GO AHEAD. GET OUTDOORS.®

You have a choice when selecting insurance and want the best coverage available at a fair price. A Foremost policy provides you with a superior combination of coverage and value to help protect your investments.

### WHY FOREMOST?

**Experience.** We've been in business since 1952, and nearly three million policyholders trust us to protect the things that are important to them.

**Billing options.** We offer payment plans to help you budget. You can also pay by credit card or Electronic Funds Transfer (EFT), whichever option is right for you.

**Superior service.** You can report a claim, 24 hours a day, 7 days a week, including holidays. Our highly trained claims adjusters will resolve your claim as quickly as possible.

**Flexibility.** We design specific policies to fit each product, with lots of optional coverages to choose from. This gives you insurance coverage you may want that fits you and your vehicle.

## Start your adventure with Foremost.

### MOTORCYCLE

**Rev. It. Up.** Foremost has specialized coverages for all types of motorcycles; from sport bikes, cruisers, imports, customs, classics – even trikes and scooters – chances are we have the policy for what you ride!

- Replacement Cost Total Loss coverage available for new bikes
- Towing and Roadside Assistance with Trip Interruption coverage
- Safety Apparel coverage – up to \$1,500 of coverage included – for covered collisions

### OFF-ROAD VEHICLE

**Get back to nature.** Get the right coverage for what you ride. Foremost has policies that cover dirt bikes, three-wheelers, sport and utility ATVs, dune buggies, golf carts and neighborhood electric vehicles.\*

- Optional Equipment coverage for towed trailers, sport racks, after-market parts and accessories
- Annual policies mean you can ride whenever you want to
- Safety Apparel coverage for helmets, boots, clothing and more

### SNOWMOBILE

**Let the snow fly.** Foremost covers all kinds of popular snowmobiles including standard, utility and high-performance models.

- Safety apparel coverage for gloves, boots, goggles and all those layers of clothing
- Optional Equipment coverage for accessories such as winches and towable sleds
- Transport Trailer coverage for the trailer used to transport your sled

### MOTOR HOME

**It's a wild world.** Whether you take to the road in a class A, B or C motor home or a luxury motorcoach, Foremost has coverages that matter to RVers.

- Full-timers coverage for people who live in their RV
- Personal Property coverage available with higher limits
- Total Loss Replacement coverage for new-model RVs

### TRAVEL TRAILER

**Take the road less traveled.** No matter what you use to escape – a travel trailer, pop-up or fifth-wheel – Foremost has specialized coverages for your trailer.

- TravelLine® Towing and Roadside Assistance available 24 hours a day, 365 days a year anywhere in the U.S. and Canada
- Accessory coverage included for awnings, antennas, satellite dishes and other attached supplementary parts
- Coverages available for stationary travel trailers that are located in campgrounds as vacation residences

### BOAT / PERSONAL WATERCRAFT

**Make a choice.** Foremost Marine Choice® offers watercraft packages to fit almost every boater's unique situation. No one size fits all here. And we insure pretty much everything on the water, including power boats, sailboats, personal watercraft and many other types of popular boats up to 45 feet in length.

- Saver packages offer solid watercraft coverage at a great price
- Plus and Elite packages include coverages such as Diminishing Deductible, Depreciation Waiver and Hurricane Haul Out
- Niche packages are available for PWCs, pontoons, classic and performance vessels

### COLLECTIBLE AUTO

**Cruise in style.** Classic, antique and modified cars and trucks need more than what's offered in a standard Auto policy. That's why we offer specialized coverages for everything from American muscle to foreign sports cars.

- Agreed Value Settlement
- No Attendance Clause requirement at events for loss settlements so you can enjoy every minute of every show
- \$750 of Spare Parts coverage automatically included
- Towing, Roadside Assistance and Car Show Expense coverage available
- \$0 deductible for antiques and classics in most states
- Coverage for newly acquired vehicles
- Coverage included for spare parts, car covers and bras
- Full windshield and glass coverage (no deductible)



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