

## 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
- Motorcycle Endorsement
- Locked Storage
- Advance Purchase
- Loyalty (Claim-Free Renewal)
- Safety Equipment/Devices
- Safety Course
- Prior Insurance
- Preferred Operator
- Multi-Vehicle
- Anti-Lock Brakes

Talk to your Foremost Independent Agent  
today to learn more!

Britany Reed  
Harris, Reed & Seiferth Insurance Group, Inc.  
6650 W Indiantown Rd Suite 210  
Jupiter, FL 33458  
(561) 768-8176

[www.harrisreedandseiferthinsurancegroup.com](http://www.harrisreedandseiferthinsurancegroup.com)

License # W126783



Harris, Reed & Seiferth  
Insurance Group

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, 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®. 9015148 3/17



## MOTORCYCLE INSURANCE




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


The Foremost Choice<sup>SM</sup> Motorcycle program provides more options for riders like you. Whether you're looking for basic coverage, or you want to protect your year-round biker lifestyle, your Foremost Independent Agent has packages for almost any situation!


Foremost knows bikers, and we understand how important your ride is to you. That's why our coverages are designed by people who know about riding the open road and why our claims are handled by adjusters who deal specifically with motorcycles. We understand motorcycles and the people that ride them, because you and your bike deserve it.

### PACKAGES MADE WITH YOU IN MIND

We want to protect your ride and allow you to choose the right coverage for your biker lifestyle:

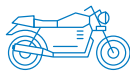
 **Saver.** Provides basic protection at an affordable cost. Includes \$500 Helmet and Safety Apparel coverage, First Accident Forgiveness, available Optional Equipment coverage and optional Towing and Roadside Assistance.

 **Plus.** Delivers a balance of coverage and price. Features First Accident Forgiveness, two years of Replacement Cost Total Loss Settlement, \$3,500 Optional Equipment, \$1,500 Helmet and Safety Apparel, Towing and Roadside Assistance, Trip Interruption and Track Day coverage.

 **Elite.** Offers the most coverage and protection. We've taken the Plus Package and added Diminishing Deductible, Deductible Waiver, Enhanced Rental, Permissive Use Rental, five years of Replacement Cost Total Loss Settlement, \$5,000 Optional Equipment at Replacement Cost, \$2,000 Personal Effects at Replacement Cost, \$2,500 Helmet, Safety Apparel and more.

We also have customized options for vintage bikes, custom bikes and low-speed vehicles, or liability only coverage.

**Foremost covers a wide range of motorcycles including touring bikes, sport bikes, cruisers, three-wheel trike conversions, scooters, customs and classics (motorcycles more than 20-years-old).**



### POLICY FEATURES\*

Standard coverages that come with a Plus package include:

#### Replacement Cost Total Loss Settlement

No depreciation for up to two years on motorcycles purchased new with a maximum MSRP of \$35,000. In the event of a partial loss, Foremost will use Original Equipment Manufacturer (OEM) parts.

#### Optional Equipment

Up to \$3,500 with Collision and/or Other than Collision coverage. Perfect for expensive add-ons.

#### Towing and Roadside Assistance with Trip Interruption Coverage

Necessary expenses for towing and roadside assistance, as well as \$500 toward Trip Interruption coverage if the bike is disabled due to a covered collision loss more than 100 miles from home.

#### Helmet and Safety Apparel

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

### OPTIONAL COVERAGES

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

- Additional Optional Equipment (up to \$30,000)
- Transport Trailer
- Medical Payments
- Additional Limits of Liability

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