

WHY USE AN INDEPENDENT AGENT?

There are so many 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. They will help you choose the best Foremost policy for your lifestyle. Period.

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 1952 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
today to learn more!

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Harris, Reed & Seiferth
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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, 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®. 9015665 2/18



MARINE INSURANCE



ForemostChoiceSM

Protect your watercraft by choosing a company that cares about the boating lifestyle as much as you do. Foremost provides coverage designed specifically for boats, with discounts that will save you money. Contact your Foremost Independent Agent today.

Foremost knows boaters, and we understand how important your ride is to you. That's why our coverages are designed by people who know about cruising the open water and why our claims are handled by adjusters who deal specifically with watercraft.

POLICY FEATURES

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.

Industry-Leading Coverages

Our Plus and Elite packages contain many desirable coverages, such as: Watersports Liability, Pollution Liability, Wreck Removal, Depreciation Waiver, Boat Lift, Hurricane Haul-Out, Pet Coverage, Fishing Tournament Fee Reimbursement, Dinghy, Loss Forgiveness, Trip Interruption, and more!



OPTIONAL COVERAGES

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

- Uninsured Boaters
- Medical Payments
- Personal Property
- Towing (On/Off the water)
- Trailer
- Package features such as: Diminishing Deductible, Depreciation Waiver, Bahamas/Mexico coverage, Boat Lift coverage, Fishing Tournament Fee coverage, Hurricane Haul-Out, Pet coverage, and more!

DISCOUNTS

There are several ways you can save money by choosing Foremost for your boat. Here are just a few of the discounts available:

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

Foremost covers a wide range of boats including pontoons, personal watercrafts, runabouts, bass and fishing boats, and more.

