

## 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.

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Talk to your Foremost Independent Agent  
today to learn more!

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Harris, Reed & Seiferth  
Insurance Group

Representing -



[Foremost.com](http://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®. 9015664 2/18



## MOTOR HOME INSURANCE



**ForemostChoice**

Protect your investment in your motor home by choosing a company that cares about RVs as much as you do. Foremost provides coverage designed specifically for motor homes, with discounts that will save you money. Contact your Foremost Independent Agent today.

Foremost knows RVers, and we understand how important your home on wheels 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 recreational vehicles.

## POLICY FEATURES

Standard coverages from Foremost include:

### Total Loss Replacement coverage

Helps protect you from the effects of depreciation. In the event that a new-model motor home is damaged beyond repair within its first five model years, and it is still owned by the original owner, we'll pay to replace it with a brand new one of similar kind and quality. This option could save you thousands of dollars!

### Towing and Roadside Assistance

Eliminates the hassle of buying a separate towing plan. This valuable service is available 24 hours a day, 365 days a year throughout the United States and Canada.

### Full-Timer coverage

Provides liability protection similar to a homeowners policy when the motor home is parked and being used as a residence.

**Personal Property coverage** applies to personal property loss that occurs either inside or outside the motor home. Both ACV and Replacement Cost are available. Pet coverage may be included.

### Diminishing Deductible

Included without any premium charge. For each consecutive year the motor home is insured by Foremost without a paid loss, we will reduce the deductible by 25%. Foremost renewal customers may have consecutive loss free policy years, so deductibles might be diminished already.

### Campsite/Vacation Liability coverage

Provides coverage when the motor home is parked and being used as a vacation site.

### Emergency Expenses coverage

Pays for lodging or travel home if the motor home is damaged by a covered loss more than 50 miles from home.

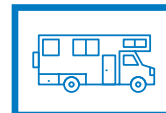


## OPTIONAL COVERAGES

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

- Additional Optional Equipment (up to \$15,000)
- Transport Trailer
- Medical Payments
- Additional Limits of Liability

**Foremost covers a wide range of motor homes including Class A, B, and C rigs, luxury motor coaches and more.**



## DISCOUNTS

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

- Multi-policy
- Anti-lock Brakes
- Defensive Driving
- Safety Features