

FOREMOST QUICK FACTS: LANDLORD AND RENTAL PROPERTY



Independent agents who quote Foremost® for Landlord and Rental coverage close more than 30% of the time.

HIGHLIGHTS THAT MAKE US STAND OUT:

Flexible Coverage – Choices for Landlords

Our base policy is Coverage A – Dwelling. Your customers can choose from two packages: our Landlord Package, or our Landlord Platinum Package, or they can customize their own policy by adding coverages and endorsements. We don't force your customers into a one-size-fits all solution.

Ease of Use

If your customer has a property that's vacant between tenants – no problem! With Foremost, you can easily endorse a policy between Vacant and Rental usage types in most states. No need to cancel and rewrite every time the home is temporarily unoccupied.

Tenant Screening

Foremost offers policy discounts to Landlords who screen their tenants, and we've also contracted with TransUnion® SmartMove® to give Landlords access to one of the best tenant screening services in the market at a discounted price.

Broad Underwriting

Our program accepts all kinds of Landlords – whether they own one home they rent out, or if they're a professional Landlord who owns multiple properties. We have no restrictions based solely on the age of the home, and we accept dwellings valued from \$5,000 to \$1,000,000 in most states.

Settlement Method Options

Our base policy includes an Agreed Loss Settlement provision for a covered total loss in most states, and an Actual Cash Value settlement on a partial loss. Customers can also select Replacement Cost, Extended Replacement Cost or Repair Cost, depending on policy type.

Our Landlord sweet spot includes customers who:

- Have more than one Rental dwelling insured with us
- Are members of a Landlord Association or who use a Property Management Company
- Who want a higher level of coverage, like our discounted Platinum Package

Discounts

- Use Tenant Screening such as SmartMove – credit history, criminal background, eviction, skip search
- Have more than one property insured with Foremost
- Member of a Landlord Association
- Use a Property Management Company
- Have a strong credit-based insurance score
- Claims Free
- Newer Home

Log in to ForemostSTAR.com today to quote and book Landlord policies.

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®. 9014381 11/16

