

FOREMOST QUICK FACTS: VACANT DWELLING



Independent agents who quote Foremost® for Vacant Dwelling coverage close more than 40%

HIGHLIGHTS THAT MAKE US STAND OUT:

Broad Eligibility

Homes for sale, homes for rent, vacant manufactured homes and much more are eligible for our program. We have no restrictions based solely on the age of the home or the amount of time the home has been vacant, and we accept homes valued from \$5,000 to \$1,000,000 (in most states). We'll also write homes in the name of an LLC or a Trust.

Flexible Coverage

Our base policy is Coverage A – Dwelling. Your customers can customize their own policy by adding optional coverages such as Liability, Vandalism and Malicious Mischief, and coverage for Personal Property.

CUSTOMIZABLE POLICIES

Optional Comprehensive Coverage on the Dwelling

In many states, customers can purchase an endorsement that provides Comprehensive coverage on the Dwelling. This broader coverage might be a perfect fit for customers who want more perils insured against. We also offer Limited Theft on Personal Property and Optional Replacement Cost Coverage in many states.

Ease of Use

If a 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.

Pro-Rate Cancellation

We offer an annual policy, with a pro-rated refund if the customer cancels during the term, subject to a minimum earned premium. Other companies may offer a three- or six-month policy, with no refund if the customer cancels before the end of the policy term.

Settlement Method Options

Our base policy includes an Agreed Loss Settlement provision for a covered total loss, and an Actual Cash Value settlement on a partial loss. Customers can also select optional Replacement Cost.

Our Vacant Dwelling sweet spot includes customers who:

- Have good credit
- Have more than one policy with us
- Want the flexibility of moving back and forth between Vacant and Rental policies
- Have a Vacant Dwelling that may be vacant for longer than three months

Log in to [ForemostSTAR.com](https://www.foremoststar.com) today to quote and book Vacant Dwelling policies.

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