

## WHY USE AN INDEPENDENT AGENT?

There are so many confusing 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.

## 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 the 1950s 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 about making the Foremost Choice for Vacant Home Insurance!

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Representing -



[Foremost.com](https://www.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, exclusion limits, conditions and terms. Not all products, coverages or discounts available in all areas. 9014115 10/17



# VACANT HOME INSURANCE



Foremost LOVES Vacant Homes!

## ForemostChoice®

Not everyone loves insuring vacant homes, but Foremost does! When you make the Foremost Choice you'll see that we understand the unique circumstances of vacant homes. Whether your home is up for sale, between tenants or undergoing minor renovations, the Foremost Choice Vacant Home Insurance Program offers a policy that you can customize for the coverages you want.

Some companies shy away from insuring vacant homes — not Foremost. We're all about giving you choices and being flexible. Our policy is for a full 12 months, and we offer payment plans so you can figure out what works best for your budget.

### POLICY FEATURES

Homes become vacant for many different reasons. Maybe you're a landlord and your property is between tenants. Maybe you've bought a new home and haven't sold your previous home yet, or maybe you've inherited a house and haven't decided yet what to do with it. Whatever the reason, you may not know that most Homeowners policies limit coverage after the house has been unoccupied for a certain amount of time – usually 30 days. Foremost allows you to customize your policy to choose your coverages. Our base policy is Coverage A, which covers the home itself (and any attached structures, like a garage). You can add coverages such as:

**Other Structures** – This includes things that aren't attached to the home, like a shed or a detached garage.

**Personal Property** – These are the things that you may have in the home, such as appliances, electronics or furniture.

**Vandalism and Malicious Mischief** – As you can imagine, this is a pretty big concern for a home that's empty, since nobody is there keeping an eye on things. A lot of companies don't offer this coverage on a vacant dwelling, but Foremost does.

**Liability Coverage** – If a claim is made against you or a suit is brought against you for damages due to bodily injury or property damage caused by an accident on your premises, this coverage will apply towards damages for which you're legally liable. We'll also provide a defense at our expense.

### LEVEL OF COVERAGE

Our Foremost Choice Vacant Home program offers Named-Peril coverage. This insures you for the perils that are specifically named in your policy: fire, lightning, windstorm or hail,



explosion, riot or civil commotion, aircraft, vehicles, smoke or smudge, and vandalism and malicious mischief (if added). In some states, we offer optional Comprehensive coverage. That means that all perils are covered unless they're specifically excluded in the policy. This is broader coverage so as you'd expect, it's more expensive.

### SETTLEMENT METHOD

Our base policy has an **Agreed Loss** settlement provision, which means that if your home is destroyed by a covered loss, you receive the full amount of Coverage A (Dwelling) insurance listed on your policy's Declarations Page, minus any applicable deductible. You won't have to argue about what your home was worth or guess what your settlement will be. We also offer optional Replacement Cost on Vacant Home in some states.

**Foremost insures all kinds of vacant homes, including homes for sale, homes for rent, vacant manufactured homes, and homes in the name of an estate or an LLC.**

