

Motorcycle



Key Features

The Foremost® Motorcycle program offers superior coverage, and more value, than many other policies on the market today. It offers many extra features such as coverage for helmets, safety apparel, transport trailers and trip interruption expenses.

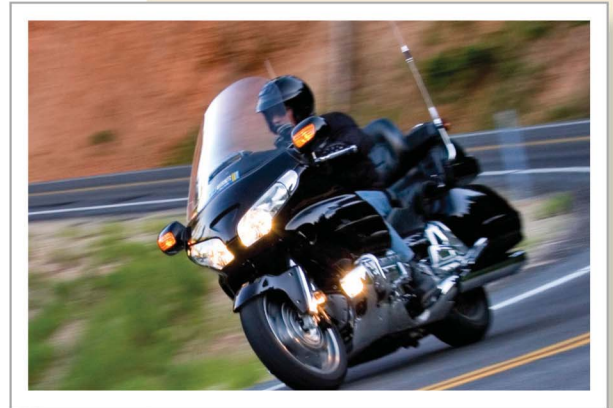
The Foremost policy is an annual policy not a seasonal one, so customers can enjoy their bikes at any time of the year. Our rates take into account the fact that most driving takes place during the warmer weather, while providing the extra flexibility most bikers want. No off-season coverage problems. No mid-year cancellations. No extra paperwork: It all adds up to more convenience for everyone.

Coverage Highlights

A Foremost policy provides important standard and optional coverages that are designed for motorcycles, including many extra features. Here are some examples of these outstanding coverages:

- **Collision coverage** protects the motorcycle in the event of damage caused by collision with other vehicles, trees or utility poles, regardless of fault.
- **Coverage for Helmets and Safety Apparel** protects valuable safety gear, such as leathers, goggles, boots and helmets (Collision coverage required).
- **Other Than Collision coverage** provides coverage for other kinds of damage to the motorcycle, such as fire, theft, flood or vandalism.
- **Liability coverage** for third-party injury and property damage claims which result from an accident involving the covered motorcycle.
- **Medical Payments** coverage provides primary coverage for medical bills incurred for injuries resulting from a motor vehicle accident.
- **Annual Policies** means year-round coverage with no lay-up period, whenever the road calls, customers are covered. No extra phone calls, no hassles!
- **Towing and Roadside Assistance** 24 hours a day, 365 days a year, help is just a toll-free phone call away from anywhere in the U.S. and Canada.
- **Trip Interruption coverage** when the insured bike is caught away from home and can't be ridden because of a covered collision, a total of \$500 is available per accident for food, lodging, etc. (conditions apply).
- **Optional Equipment coverage** provides up to \$15,000 coverage for most permanently attached accessories such as parts, decorations, custom painting, chroming, sidecars or other items that were not originally provided by the manufacturer. \$3,500 Optional Equipment coverage included with Comprehensive coverage.
- **Trailer coverage** provides coverage for trailers that tow the insured bike.
- **Replacement Cost Total Loss Settlement** provides replacement cost coverage for up to two years on bikes purchased new and with a maximum MSRP of \$35,000.

We offer a broad range of personal and commercial insurance products through Foremost or our affiliated companies, including auto, home, umbrella, manufactured home, specialty homeowners, landlord or rental property, seasonal or vacant property, motor home, travel trailer, motorcycle, off-road vehicle, snowmobile, boat, personal watercraft, collectible auto and commercial small business policies for service, retail, wholesale, institutional and office business, as well as restaurant and habitational. *Product availability is based on authority and all products may not be available in all areas.*



Risk Groups

Two wheel motorcycles including:

- Cruisers
- Touring bikes
- Sport bikes
- Custom cycles
- Classic cycles

Approved Three-Wheel motorcycles including:

- Piaggio MP3
- Can-Am Spyder
- Trike conversions

Two- and three-wheel scooters and mopeds

Neighborhood Electric Vehicles

Foremost PayOnline™

Because every customer's budget is a little different, Foremost offers several flexible payment plans, including the convenience of Foremost PayOnline.™ In tandem with flexible deductible levels and flexible limits, Foremost can help customers keep premium payments affordable.

For more information on Foremost products, visit Foremost.com. Agents can get a quote and book business on ForemostSTAR.com.

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This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. Not all products and discounts are available in every state.

Foremost Insurance Company Grand Rapids Michigan Located at: 5600 Beech Tree Lane, Caledonia, MI 49316. 962076D 05/09