

Motor Home



Key Features

A Foremost® Motor Home insurance policy provides important standard and optional coverages to insure almost every kind of motor home on the market today. We also cover a variety of customers — it's an ideal choice for today's RV.

Coverage Highlights

The Foremost Motor Home policy offers far more coverage than a typical auto policy or auto policy rider, including:

- **Comprehensive coverage** for just about any direct, sudden and accidental loss, including collision, fire, smoke, flood, landslide, hail, windstorm, animals, vandalism, low branches or overhangs, theft and lightning.
- **Personal Property coverage** applies to personal property loss that occurs either inside or outside the RV.
- **Diminishing Deductible** included without any premium charge. For each consecutive year the RV 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. (Not available in every state, deductible rate reduction may also vary.)
- **Attached Accessories** such as awnings and satellite dishes are covered.
- **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.
- **Campsite/Vacation Liability coverage** provides coverage when the RV is parked and being used as a residence.
- **First Accident Waiver** means driving records will not be surcharged for the first at-fault accident or minor violation.

Other Available Coverages Include

- **Total Loss Replacement coverage** protects customers from the effects of depreciation. In the event that a new-model RV 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 can save customers literally thousands of dollars when compared to other policies that only pay Actual Cash Value (ACV) of the RV at the time it's destroyed. Restrictions and qualifications apply.
- **TravelLine® 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 very similar to a homeowners policy when the RV is parked and being used as a residence.

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

- High-value and lower-value
- Motor homes up to 45 feet long
- New and older motor homes
- Units titled in a corporate name
- Units with multiple owners
- Full-timers
- Drivers over 70 (no surcharge)
- Drivers with minor violations
- Many types of conversion units
- Super-luxury motor homes
- Smaller family-oriented units
- Certain RV tow vehicles (must have GVWR over 10,000 lbs.)

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.

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