

Travel Trailer



Key Features

Foremost® offers specialized insurance programs for travel trailers that provide the kind of extra security customers want for real peace of mind. A specialized policy means coverage whether it's a brief trip, or a long journey taking weeks or even months. From small pop-up campers to big fifth-wheel rigs, Foremost is the place for travel trailer insurance.

Coverage Highlights

A Foremost policy provides important standard and optional coverages, including:

- **Comprehensive coverage** for protection from just about any direct, sudden and accidental loss, including collision, fire, smoke, floods, landslides, hail, windstorms, animals, vandalism, low branches or overhangs, theft and lightning.
- **Diminishing Deductible** for each consecutive year the RV is insured by Foremost without a paid loss, we will reduce the deductible by 25%. The diminishing deductible is included without any premium charge. 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.)
- **Coverage for Attached Accessories** such as awnings and satellite dishes. A special loss payment method applies to specified exterior parts (roofs, siding, etc.) of the travel trailer, giving owners more options.
- **Emergency Expenses coverage** that pays for lodging or travel home if the rig is damaged by a covered loss more than 50 miles from home.
- **Campsite/Vacation Liability coverage** that provides liability coverage when a travel trailer is used as a secondary residence.

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.
- **Personal Property coverage** applies to personal property loss that occurs either inside or outside the RV.
- **Full-Timer coverage** provides liability protection very similar to a homeowners policy when the RV is parked and being used as a residence.
- **Fire Department Service coverage** included up to \$500.
- **Debris Removal coverage** included up to \$1,000.

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

- High-value and lower-value
- New and older travel trailers
- Fifth-wheels
- Pop-up campers
- Luxury travel trailers
- Full-timers
- Truck-mounted campers

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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