

## 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? 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 and value. We also have an award-winning team of claim professionals who are available 24/7 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 Independent Agent about making  
the Foremost Choice for Renters!

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Representing -



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. 9015785 08/17



# RENTERS INSURANCE



## ForemostChoice®

If you're renting, you might think you don't need insurance. It's true that if something catastrophic like a fire happens to the building, that's your landlord's responsibility. But what about all your stuff? Your electronics, your clothes, your furniture . . . none of that would be covered by your landlord's insurance policy. With a Renters policy from Foremost, you can insure those belongings.

## It's all about you!

At Foremost, we understand what's important to you, because we've been focused on providing superior coverage for customers like you for more than 65 years. We put the Choice in your hands. You can customize our base policy with optional endorsements to add coverage, or to change the way your settlement would be handled if you suffer a loss.

### POLICY FEATURES

Our base policy includes the following:

**Personal Property** – Our policy insures your Personal Property against common causes of loss. Personal Property includes things like clothes, electronics, furniture, etc. It's up to you how much coverage you want.

**Additional Living Expenses** – This applies if a covered loss makes your residence not fit to live in. We'll pay the actual, reasonable and necessary increase in expenses during that time, up to policy limits that you chose.

**Liability** – Liability coverage applies 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 for which you are legally liable.

### LEVEL OF COVERAGE

Our base policy provides **Named Peril** coverage. That means that the policy insures you for the things that are specifically listed in your policy, such as fire, lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke or smudge, and vandalism and malicious mischief. **Comprehensive** coverage is broader. It means that all things are covered unless they're specifically excluded in the policy. You can purchase an endorsement that will broaden your policy to Comprehensive coverage.

**Insurance isn't one-size-fits-all! Foremost gives you the flexibility to tailor your policy to create the level of coverage you want.**



### SETTLEMENT METHOD

Our base policy has an **Actual Cash Value** settlement provision. Actual Cash Value is the amount it would cost to repair or replace your property with new property of like kind and quality, with a deduction for depreciation. We also offer optional **Replacement Cost**; which is the cost to repair or replace property without deduction for depreciation, with new property of like kind and quality.

### OPTIONAL ENDORSEMENTS

The Choice is yours! You can stick with the base policy, or customize it by purchasing optional endorsements and coverages, such as:

- Optional Replacement Cost on Personal Property
- Optional Comprehensive Coverage
- Water Back-Up of Sewers or Drains
- Identity Theft Expense Management

### DISCOUNTS

Here are just a couple of the ways you can save money by choosing Foremost:

- Multi-policy
- Affinity
- Central Fire Alarm
- Burglar Alarm