



A Foremost Motor Home Insurance policy includes:

Our policies provide important standard and optional coverages not available in conventional auto policies, or in the stripped down RV policies offered by other companies. These coverages include:

- Comprehensive Coverage for protection from 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.
- Coverage for Attached Accessories, including awnings, satellite dishes and TV antennas.
- Emergency expenses coverage that pays for lodging or travel home if your rig is damaged or destroyed by a covered loss more than 50 miles from home.
- Campsite/vacation liability coverage that provides liability coverage when you are parked and using your motor home as a residence.

Foremost also offers Motor Home owners these optional coverages:

- Total Loss Replacement Coverage that protects your motor home from the effects of depreciation. If your new-model motor home is destroyed within its first five model years, and you're the original owner, we'll pay to replace it with a brand new one of similar kind and quality – no matter what it costs as long as you replace the motor home. In years six through ten, we'll give you up to what you paid for it originally toward the purchase of another motor home.

This option can save you literally thousands of dollars when compared to typical auto policies, which pay only the Actual Cash Value (ACV) of your motor home at the time it's destroyed. That's the current value of your motor home.

- Replacement Cost Coverage on personal belongings that are destroyed or stolen.
- TraveLine® Towing and Roadside Assistance that eliminates the hassle of buying a separate towing plan. Available 24 hours a day, 365 days a year everywhere in the United States and Canada, towing, jump starts, roadside service, flat tire changes, fuel delivery, and locksmith services are just a toll-free phone call away. An experienced TraveLine® representative will find you the help you need using a vast network of more than 20,000 authorized service providers and qualified repair facilities. There are no out-of-pocket payments required, either. Just sign and drive. What's more, your motor home is covered regardless of who is driving!
- Full-Timer Coverage that provides liability protection very similar to a homeowners policy. While an auto policy will only provide liability protection when you are using your RV as a vehicle, a Foremost full-timer policy covers you when you are parked and using your rig as a residence, too.



A Foremost Travel Trailer Insurance policy includes:

Policies vary by state. Please check with your agent because some coverages are not available in all states.

Our policies provide important standard and optional coverages not available in conventional auto policies, or in the stripped down RV policies offered by other companies. These coverages include:

- Comprehensive Coverage for protection from 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.
- Coverage for Attached Accessories, including awnings, satellite dishes and TV antennas.
- Emergency expenses coverage that pays for lodging or travel home if your rig is damaged or destroyed by a covered loss more than 50 miles from home.
- Campsite/vacation liability coverage that provides liability coverage when you are parked and using your travel trailer as a residence.

Foremost also offers travel trailer owners these optional coverages:

Policies vary by state. Please check with your agent because some coverages are not available in all states.

- Total Loss Replacement Coverage that protects your travel trailer from the effects of depreciation. If your new-model travel trailer is destroyed within its first five model years, and you're the original owner, we'll pay to replace it with a brand new one of similar kind and quality – no matter what it costs as long as you replace the travel trailer. In years six through ten, we'll give you up to what you paid for it originally toward the purchase of another travel trailer.

This option can save you literally thousands of dollars when compared to typical auto policies, which pay only the Actual Cash Value (ACV) of your travel trailer at the time it's destroyed. That's the current value of your travel trailer.

- Replacement Cost Coverage on personal belongings that are destroyed or stolen.
- TravelLine® Towing and Roadside Assistance that eliminates the hassle of buying a separate towing plan. Available 24 hours a day, 365 days a year everywhere in the United States and Canada, towing, jump starts, roadside service, flat tire changes, fuel delivery, and locksmith services are just a toll-free phone call away. An experienced TravelLine® representative will find you the help you need using a vast network of more than 20,000 authorized service providers and qualified repair facilities. There are no out-of-pocket payments required, either. Just sign and drive. What's more, your travel trailer – and your tow vehicle – are covered, regardless of who is driving!
- Full-Timer Coverage that provides liability protection very similar to a homeowners policy. While an auto policy will only provide liability protection when you are using your RV as a vehicle, a Foremost full-timer policy covers you when you are parked and using your rig as a residence, too.
- A special option for fifth wheelers is that we can insure your medium duty tow truck you use to tow your fifth wheel travel trailer, provided the medium duty tow truck's GVWR exceeds 10,000 pounds.
- A Special Program for Stationary Travel Trailers that gives you extensive comprehensive and contents coverage if you use your travel trailer as a seasonal or permanent residence. This includes liability coverage that covers liability, medical payments to others, and property damage claims caused by an accident for which you are held liable. This program provides you with additional protection since your auto or homeowners policies may not extend coverage to you.



A Foremost Fifth-Wheel Insurance policy includes:

Our policies provide important standard and optional coverages not available in conventional auto policies, or in the stripped down RV policies offered by other companies. These coverages include:

- 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.
- Coverage for Attached Accessories, including awnings, satellite dishes and TV antennas.
- Emergency expenses coverage that pays for lodging or travel home if your rig is damaged or destroyed by a covered loss more than 50 miles from home.
- Campsite/vacation liability coverage that provides liability coverage when you are parked and using your fifth-wheel as a residence.

Foremost also offers fifth-wheel owners these optional coverages:

- Total Loss Replacement Coverage that protects your fifth-wheel from the effects of depreciation. If your new-model fifth-wheel is destroyed within its first five model years, and you're the original owner, we'll pay to replace it with a brand new one of similar kind and quality – no matter what it costs as long as you replace the fifth-wheel. In years six through ten, we'll give you up to what you paid for it originally toward the purchase of another fifth-wheel.

This option can save you literally thousands of dollars when compared to typical auto policies, which pay only the Actual Cash Value (ACV) of your fifth-wheel at the time it's destroyed. That's the current value of your fifth-wheel.

- Replacement Cost Coverage on personal belongings that are destroyed or stolen.
- TravelLine® Towing and Roadside Assistance that eliminates the hassle of buying a separate towing plan. Available 24 hours a day, 365 days a year everywhere in the United States and Canada, towing, jump starts, roadside service, flat tire changes, fuel delivery, and locksmith services are just a toll-free phone call away. An experienced TravelLine® representative will find you the help you need using a vast network of more than 20,000 authorized service providers and qualified repair facilities. There are no out-of-pocket payments required, either. Just sign and drive. What's more, your fifth-wheel – and your tow vehicle – are covered, regardless of who is driving!
- Full-Timer Coverage that provides liability protection very similar to a homeowners policy. While an auto policy will only provide liability protection when you are using your RV as a vehicle, a Foremost full-timer policy covers you when you are parked and using your rig as a residence, too.
- A special option for fifth wheelers is that we can insure your medium duty tow truck you use to tow your fifth wheel travel trailer, provided the medium duty tow truck's GVWR exceeds 10,000 pounds.
- A Special Program for Stationary fifth-wheels that gives you extensive comprehensive and contents coverage if you use your fifth-wheel as a seasonal or permanent residence. This includes liability coverage that covers liability, medical payments to others, and property damage claims caused by an accident for which you are held liable. This program provides you with additional protection since your auto or homeowners policies may not extend coverage to you.

