

Foremost® Texas Dwelling Fire and Homeowners Insurance Answers to Some Common Questions

Here are answers to some questions we've been asked about our Dwelling Fire and Homeowners programs in Texas. Please keep in mind that this information is a high-level summary. For specific information, please see the Program Guide.

Foremost Dwelling Fire Insurance

Our Dwelling Fire program is designed as a solution for landlord, vacant, vacation rental, seasonal and primary homes. Our broad underwriting accepts a wide range of customers, from customers or homes that may not qualify with other carriers all the way up to standard and preferred.

What Dwelling Fire forms are available?

We offer TDP-1 and TDP-3 policies. TDP-3 is not available in Tier 1 and 2.

Our TDP-1 policy provides Named Peril coverage on the dwelling, other structures and personal property. The settlement method is Actual Cash Value. Replacement Cost is optional. TDP-1 is for:

- Rental and Landlord properties
- Vacation Rental
- Owner-occupied
- Seasonal (including unsupported)
- Vacant

Our TDP-3 policy provides broader, Comprehensive coverage on the dwelling and other structures, and Named Peril coverage on personal property. The settlement method is Replacement Cost on the dwelling and other structures. The settlement method for personal property is Actual Cash Value. TDP-3 is for rental usage only:

- Rental and Landlord
- Owner-occupied 2-4 family

Is Replacement Cost available?

Replacement Cost on the dwelling is optional on the TDP-1 policy, and is included in the TDP-3.

Why would I use Foremost's Dwelling Fire program?

Our broad eligibility includes the following types of properties:

- Landlord and Rental
- Vacation Rental
- Owner-occupied (TDP-3 is 2-4 family)
- Seasonal (including unsupported)
- Vacant
- Properties under construction/renovation

Underwriting guidelines apply.

What benefits does this program offer my customer?

Besides solid coverage and superior service, our program offers:

- Expanded underwriting for a broad range of risks from preferred to specialty properties.
- Discounts for newer properties, multiple properties, customer over the age of 50, members of landlord associations and more.

If a landlord has a vacant property that then becomes rented, do I have to cancel and rewrite that policy?

No – you can endorse the existing policy up to a landlord policy. There's no need to cancel and rewrite.

What is the term on your vacant policy?

Our vacant policy is written as a one-year policy, with pro-rated cancellation. We'll renew for up to three years of coverage.

Do you offer a package for landlords?

Yes. Our Landlord Package includes these coverages:

- \$1,000 Personal Property
- 10% Loss of Rents (20% for TDP-3)
- \$100,000 Premises Liability
- \$500 Medical Payments

Higher limits are optional.

Does Foremost's program accept all customers?

No. In order to qualify, properties must be structurally sound and in reasonable condition.

Foremost Homeowners Insurance

Please keep in mind that this information is a high-level summary. For specific information, please see the Program Guide.

What kind of coverage does the Foremost Homeowners policy provide?

Our HO-A policy provides Named Peril coverage on the dwelling, other structures and personal property. The settlement method is Actual Cash Value, with optional Replacement Cost.

What kinds of properties qualify for Foremost's HO-A policy?

Our program is a solution for the following kinds of properties:

- Fire Protection Classes 9 or 10
- Market value to replacement cost problems
- Wood stoves or other auxiliary heating
- Seasonal (including unsupported)
- Under construction
- Log or adobe home
- Trampolines (with Trampoline Liability exclusion)
- Wood roofs
- Customers with credit or loss problems
- Customers who have been cancelled, declined or non-renewed
- Customers who have had a lapse in coverage
- Customers with problem animals (with Animal Liability exclusion)
- Business or farm activities

Will Foremost accept homes in coastal areas?

For coastal eligibility, please see the Program Guide and Underwriting Bulletin.

Need more information?

The information provided above is only intended as a high-level summary of our programs. For more information, see the Program Guide.

You can also call ServicePoint® at 1-800-527-3905, or contact your Foremost marketing representative.