

### 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 Condos!

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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, exclusions, limits, conditions, and terms. Not all products, coverages, and discounts are available in every state. 9015786 08/17



## OWNER-OCCUPIED CONDOMINIUM INSURANCE



### ForemostChoice®

Do you live in a condominium? You might think your insurance needs are covered by the Condo Association, but there are some important things that their policy won't cover – like your personal belongings, and parts of your condo unit. But don't worry! Foremost has more than 65 years of experience with specialty property – we've got you covered. Talk to your insurance agent about the Foremost Choice.

## It's all about you!

If you own your own condo, it's not just home-sweet-home – it's also a major investment. You want to make sure you understand what your condo association covers and what it doesn't. Because every association (and every customer!) is a little bit different, we put the Choice in your hands. You can customize our Condo policy with optional endorsements to add coverage or change the way your settlement would be handled if you suffer a loss.

### POLICY FEATURES

Our base policy includes the following:

**Personal Property** – Personal Property includes things like clothes, electronics, furniture, etc. It's up to you how much coverage you want.

**Unit Owner's Building Property (UOBP)** – This coverage applies to your condo unit. It is intended to cover the parts of your home that the condo association doesn't cover – things like building additions and alterations, fixtures and appliances, etc. See the policy for more information about what's included in UOBP coverage.

**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 purchase.

**Loss Assessment** – This coverage applies to your share of an assessment that the condo association says the unit owners are responsible for. The policy includes a limit of \$2,500, but you can purchase more coverage if you choose.

**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.

**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**; Replacement Cost 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