

TEXAS

Version 3

EFFECTIVE DATES
New Business 6/1/17
Renewal Business 7/1/17

FOREMOST®



Travel Trailer

Program Guide

Including Underwriting Guidelines

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**CONFIDENTIAL -
Do Not Distribute**







Quoting and processing with
ForemostSTAR.com or by calling
1-800-527-3905

Trailer Types All types of personal use travel trailers and utility trailers

Travel Trailers

 <p>Fifth Wheel</p>	<ul style="list-style-type: none"> • Spacious two-level floor plans 	 <p>Travel Trailer</p>	<ul style="list-style-type: none"> • Wide range of floor plans and sizes
 <p>Animal or Sport Utility Trailer with Living Quarters</p>	<ul style="list-style-type: none"> • Built-in stalls for animals or built-in garage for cycles, ATVs and equipment 	 <p>Pickup Camper</p>	<ul style="list-style-type: none"> • Mounts on pick-up bed or chassis • Note: We do not insure the truck
 <p>Tent or Camping Trailer</p>	<ul style="list-style-type: none"> • Folds for lightweight towing 		

Utility Trailers

 <p>Utility Trailer</p>	<ul style="list-style-type: none"> • Trailers designed to be pulled by personal use cars, trucks, or motor homes 	 <p>Animal Trailer</p>	<ul style="list-style-type: none"> • Stalls for horses with no living quarters
 <p>Sport Utility</p>	<ul style="list-style-type: none"> • (Toy Haulers) - Designed to haul motorcycles, snowmobiles, ATVs 	 <p>Car Hauler</p>	<ul style="list-style-type: none"> • Closed or open trailers used to haul classic, standard or various types of race cars

Travel Trailer Program Features

Diminishing Deductible - For each consecutive year a travel trailer is insured by Foremost® without a paid other than collision or collision loss, we will reduce any applicable deductible(s) by 25%.

\$500 Fire Department Service and \$1,000 Debris Removal included in all policies.

Multi-Year Policies may be available.

Multi-Policy Discount - A 10% discount is available to a customer who has another in-force personal lines or qualifying life policy with Foremost, Farmers®, Bristol West® or 21st Century. A qualifying life policy is a term, whole life, universal life or variable life policy with a minimum value of \$50,000 covering an adult.

Three Year Tent Camper Program - A 3-year, prepaid policy with a standard package for one low price. This program is available for tent campers with values ranging from \$3,501 to \$12,000 and offers more convenience by mailing one renewal notice and one bill every three years.*

Stationary Travel Trailer Coverage - (Units kept at a fixed location and not typically towed over the road for recreational purposes)

- Special coverage options are available without Collision, Towing and Roadside Assistance, and Emergency Expense coverages.
- Attached additions such as decks and sunrooms are included as part of the travel trailer.
- Park models connected to permanent utilities may be eligible for the manufactured home program.

* May not be available in all areas.

Specialized Coverages

Personal Property Coverage (Form 6585)

Coverage for personal belongings such as clothing, sporting goods, dishes and cameras which are damaged by a covered loss. **Replacement Cost Coverage** (Form 6584) is also available.

TravelLine® Towing and Roadside Assistance Coverage (Form 3797)

Provides a toll-free telephone number that may be used 24 hours a day, 365 days a year. Covers towing costs incurred if the travel trailer and/or tow vehicle is disabled. Also pays for labor performed at the place of disablement.

Emergency Expense Coverage (Form 6498)

Coverage for temporary housing, travel expenses, and costs to return the travel trailer to the insured's home or storage place when a covered loss occurs while more than 50 miles from home.

Full-Timer Liability Coverage (Form 5678)

Provides Personal Liability coverages similar to a homeowners policy. Protects full-timers when they park their travel trailer and use it as a residence. Also includes Medical Payments to Others and First Aid Expenses.

Total Loss Settlement (Form 3798)

Provides for a new travel trailer of like kind and quality from the same manufacturer in the event of a total loss during the first five model years.

- After the first five years, settlement provides up to the amount stated in the policy toward the purchase of a replacement trailer.
- Settlement is ACV if the insured does not replace the trailer.
- Coverage is available only to the original purchaser of a new travel trailer and must be added to or purchased with a policy during the first year of ownership or at the first renewal.
- Travel trailers with model years more than one year prior to the current calendar year are not eligible.

Scheduled Medical Benefits (Form 6582)

Provides benefits to an insured for certain accidental injuries sustained while the travel trailer is parked and being used as a dwelling or for recreational purposes.

Vacation Liability (Form 5679)

Provides coverage for claims made against the insured for bodily injury or property damage that results from an accident at the site where the trailer is parked and being used for recreational purposes.

Trip Collision Coverage (Form 6499)

Provides 15 day temporary Collision coverage for stationary travel trailer risks while they are being transported. Premium is \$.10/\$100 rating base of the travel trailer with minimum premium of \$40. Premium is fully earned once the effective date of trip coverage begins.

Adjacent Structures Coverage (Form 6583)

Coverage for structures at the travel trailer site which are not attached to the travel trailer and were not part of the purchase price.

Additional Living Expense (Form 6501)

Coverage for increased living expenses, temporary housing expenses, travel expenses to return home and cost to return the trailer to the insured's place of storage when it cannot be lived in because of a covered loss.

Pet Protection Coverage (Forms 6585 and 6584)

If Personal Property or Replacement Cost Personal Property coverage is purchased, up to \$1,000 is provided for injuries to a dog or cat occurring as a result of a covered loss while riding in your travel trailer or occupying a campsite. Refer to the Personal Property endorsements for details.

Travel Trailer Underwriting

Eligible Trailers

Travel Trailers

All classes of travel trailers that are used principally for recreational purposes. The travel trailer should be listed in the NADA Recreational Vehicle Appraisal Guide, Kelly Blue Book RV Guide, or similar publication. Trailers should minimally include built-in facilities for at least cooking and sleeping, typically include an integral 110-125 v electrical system and LP gas supply, and be built to RVIA standards. Attached additions such as decks and sunrooms are part of the travel trailer. Included are trailers and campers used as a full-time residence or resided in the majority of the year.

Utility Trailers

Trailers designed to be pulled by personal use cars, trucks, or motor homes. Includes trailers used to haul cargo, animals, cars, motorcycles, snowmobiles, etc.

Tiny Houses

Tiny homes up to 400 square feet may be eligible within the travel trailer program. Units must be built to RVIA standards or meet NOAA certification or inspection criteria.

Physical Damage Binding Authority Limits

OTHER THAN COLLISION AND COLLISION

Travel Trailers - \$150,000 - New, unused units
\$75,000 - Pre-owned units

Utility Trailers - \$50,000 - All

PERSONAL PROPERTY

\$20,000 Full-Timer Use \$15,000 Non-Full-Timer Use

ADJACENT STRUCTURES - \$2,000

Submit for Approval – Do Not Bind

Phone for approval and submission questions: (800) 958-6120

1. Requests for adjacent structure coverage when the structure to be covered is another recreational vehicle or trailer;
2. Units owned by two individuals who reside in separate households;
3. Trailers that are less than 8 feet long;
4. Collision and Other Than Collision coverage limits that exceed binding authority;
5. Units titled or registered in the name of a trust or business (these may be eligible if the named insured is the trustee of a living trust, or if the unit is titled in the name of a business entity **for tax purposes** only);
6. Two or more losses of any type other than towing/roadside assistance in the past 3 years;
7. Applicants who have had a prior Foremost policy canceled for any underwriting reason if it can be shown that the reason for the cancellation has been corrected or eliminated;
8. Park Model units;
9. Tiny Houses;
10. Units older than 20 model years.

Unacceptable - Do Not Bind

1. Trailers used in any full- or part-time business, occupation or professional capacity including entertainment of clients or use by employees;
2. Trailers located within 5 miles of the coast;
3. "Homemade" units;
4. Units garaged outside the United States;
5. Units owned by three or more individuals who reside in separate households;
6. Applicant/Insured with a travel trailer model year that is twenty (20) years or older in combination with a marginal credit-based insurance score;
7. Applicants who have had three or more prior Foremost policies canceled for non-payment within the past five years.
8. Previously totaled units, or units titled as salvage;
9. Units with a wood burning stove.

Coastal Restrictions

We will not accept risks located within 5 miles of the coast or islands. Please call us to determine the acceptability if the risk potentially falls within 5 miles of the coast.

Binding Authority Restrictions

In the event of a hurricane, Foremost may impose temporary restrictions on your binding authority. These restrictions apply to new physical damage coverage and to any increase in coverage already in force.

1. Hurricanes and Tropical Storm Restrictions are implemented in areas when:
 - The National Weather Service issues a Tropical Storm or Hurricane Watch or Warning or
 - Government authorities have issued emergency and/or evacuating orders or
 - The area falls within a National Weather Service 3 or 5 day Watch or Warning Cone.
2. Emergency restrictions - Discretionary restrictions may be imposed for forest fires.

If you are aware that hurricane conditions exist, **do not bind coverage until you have verified that no binding restrictions are in effect.**

New business or endorsements with an effective date PRIOR TO, ON, or AFTER THE DATE OF THE IMPOSED RESTRICTION will be accepted only if you bound coverage prior to the imposition of restrictions.

Travel Trailer Coverage Options

Other Than Collision Deductibles

\$250	\$1,000
\$500	\$2,000
\$750	\$5,000

Collision Deductibles

\$250	\$1,000
\$500	\$2,000
\$750	\$5,000

Total Loss Settlement

Per policy description

Personal Property ACV

\$1,000 less Other Than Collision Deductible - Additional limits in increments of \$100

Personal Property - Replacement Cost

\$2,000 less Other Than Collision Deductible - Additional limits in increments of \$100

Trip Collision (for stationary units)

\$500 deductible (15 day coverage)
Premium fully earned

Emergency Expense

\$500	\$750	\$1,000
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Additional Living Expenses

\$2,000	\$5,000
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Full-Timer Liability Coverage

\$50,000	\$300,000
\$100,000	\$500,000

Adjacent Structures

\$500 minimum - Additional limits in increments of \$100

Scheduled Medical Benefits

Per policy description

Towing and Roadside Assistance

\$100	\$250	\$500
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Reasonable and Necessary

Vacation Liability

\$10,000	\$100,000
\$25,000	\$300,000
\$50,000	\$500,000

Utility Trailers (Including Animal, Auto, Sport Utility Trailer without Living Quarters)

Coverage	Available Deductibles					
Other Than Collision	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000
Collision	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000

ONLY OTHER THAN COLLISION AND COLLISION COVERAGES ARE AVAILABLE FOR UTILITY TRAILERS

THREE YEAR TENT CAMPER PROGRAM Units with purchase price/market value of \$3,501 - \$12,000.

Coverage	Deductible	Limit of Liability
Other Than Collision	\$500	ACV
Collision	\$500	ACV
Personal Property	\$500	\$1,000
Vacation Liability		\$10,000
Emergency Expense		\$500

Travel Trailer Rating Information

Garaging Information

1. The unit must be rated in the state and rating territory where it is principally garaged for at least six months.
2. If a change of garaging causes the rating state to change, the policy must be canceled and re-written; a new application will be required.

Minimum Premium

Policies are subject to minimum written and earned premiums.

Travel Trailer Program

Written Premium: **\$75** Earned Premium: **\$50**

Travel Trailer Valuation

1. If the travel trailer was purchased in the last 12 months, use the purchase price as the rating base, or the rating base will be determined by the insured and/or company representative, whichever is higher.
2. If the travel trailer was purchased more than 12 months ago, the rating base will be determined by the insured and/or company representative.
3. Policies that include Total Loss Replacement Cost are rated on purchase price.
4. The price of the unit includes all equipment, accessories, and attached structures such as decks and sunrooms plus all taxes.

Multi-Policy Discount

A 10% discount is available when the named insured maintains one or more personal lines or life policies with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole life, universal life, or variable life policy, have a face amount of \$50,000 or greater, be issued to an adult, and be in force. Discount applies to Other Than Collision and Collision only.

Quoting & Processing Information

New Business

- A. Policy term - We offer an annual term. Our rates anticipate seasonal use so lay-up periods are not offered.
- B. ForemostSTAR:
 1. You may process quotes or new business online by using ForemostSTAR.com.
 2. Our quotes are unbound and non-guaranteed and are stored for 90 days.
 3. Payment plans and options are explained below.
 4. Your policy documents including prefilled application are downloaded to you via ForemostSTAR. You are responsible for getting the necessary signatures on the application and keeping the applications in your files. Issued policies are mailed to the customer.
- C. You can also talk to a customer service representative at 1-800-527-3905 to get a quote or to issue a new policy.

Payment Plans

Installments	Billing Increments
1	Annual payment
2	135 days from the effective date
4	45, 135, and 225 days from the effective date
10	Every 30 days from the effective date
12*	Every 30 days from the effective date

*12 pay requires enrollment in Automatic Electronic Funds (EFT)

Installment fees of \$2.00 to \$6.00 will be added to each bill, depending on the policy premium and payment plan selected.

Note: Available payment plans could vary by policy premium. Options for individual quotes/policies can be viewed in ForemostSTAR.com.

Payment Options

Automatic payment (EFT) options are available for ALL of our payment plans. One-time online payment options and credit card payment options are offered. Electronic bill presentment and payment is available.

Customers may pay their premium online at www.ForemostPayOnline.com through their bank account or by using a credit card. Billing information and options, including how to enroll in an automatic payment plan (EFT) are also available.

You can access payment information, including enrollment procedures, at ForemostSTAR.com.

Customers can learn more at Foremost.com by selecting the Foremost PayOnline icon or by going directly to ForemostPayOnline.com.

Endorsements

Call Foremost at 1-800-527-3905 or process online at ForemostSTAR.com.

Audits

Audits will be conducted on randomly selected files. If an audit is conducted, you will be contacted and given further instructions at that time.

Claims

Report claims as soon as possible. Please have the insured call our Claims Department at 1-800-527-3907.

Cancellations

Call Foremost at 1-800-527-3905.

1. Insured's Request
 - A. You must have signed authorization from the insured to request cancellation.
 - B. Flat Cancellations will be allowed when:
 - Another Foremost policy was issued with the same inception date; or
 - The vehicle was sold or declared a total loss prior to the policy inception date; or
 - Coverage was placed elsewhere on or prior to the policy inception date.
 - C. Mid-term cancellations will be prorated
 - D. Cancellations may be backdated only when you have documentation showing:
 - Coverage was placed elsewhere on or prior to the cancellation date; or
 - The vehicle was sold (cancellation will be effective the day of sale); or
 - The vehicle was declared a total loss (cancellation will be effective the day following the loss).
2. Company Request - Cancellations will be **prorated**.

Backdating and Late Processing

Coverage requests must be received by the company within 5 days of the requested effective date and coverage cannot be backdated to be effective prior to the date it was requested.

Document Retention

You must obtain a completed and signed Foremost application within seven (7) days of policy issuance.

You are required to maintain the **original** application and appropriate selection/rejection forms in your agency files for the **current year plus 10 years** following the date the policy terminates or expires.

Copies of completion certificates, membership cards or other documents that support granting discounts, and copies of appraisals, bills of sale, or receipts that establish the value of any vehicle that is written on a stated amount basis must also be kept in your files **for the same length of time** as applications.

Towing and Roadside Assistance

For claims involving Towing and Roadside Assistance coverage, call TravelLine at 1-800-554-6678.

Websites and Important Phone Numbers

Appointed producers may access a wide array of information and services including quoting and booking business, policy documents, payment options and billing information at www.ForemostSTAR.com.

Continuing education opportunities are available at www.ForemostEducation.com.

Forms

Additional Benefit	5025
Additional Insured - Titleholder	5956
Additional Insured - Trust	5957
Additional Living Expense	6501
Adjacent Structures Coverage	6583
Amendment of Policy Provisions - Texas	5677
Application.	480042
Delivery of Cancellation and Nonrenewal Notice to Additional Insureds	4592
Disclosure Statement: Use of Credit Information	740682
Emergency Expense Coverage	6498
Full Timer Liability Coverage	5678
Insurance Information and the Use of Consumer Reports	732588
Personal Property Coverage	6585
Replacement Cost - Personal Property	6584
Scheduled Medical Benefits Coverage	6582
Total Loss Settlement	3798
Towing and Roadside Assistance Coverage	3797
Travel Trailer Policy	3450
Trip Collision	6499
Vacation Liability Coverage	5679

Certificate of Insurance

Complete a verification of coverage form (733421) and maintain one copy in your agency file. Do not send a copy to the Company. No declarations page, nor any other document, will be sent to any organization or individual requesting the proof of insurance.

Credit-based Insurance Scores

Producers are required to explain to customers, at the time of application, that credit information may be obtained. Before giving a quote, provide the customer with Disclosure Statement Form 740682 either verbally or in writing.

Form edition dates have not been listed here. The current edition date of the form in effect for a policy will be listed on the declarations page.

Forms, brochures and other materials can be accessed or ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-877-270-3452 and choose the prompt for supplies.