



Selling the Foremost Signature power of one



A Better Insurance Experience.[®]

Providing customers with A Better Insurance Experience[®] through superior coverage and convenience

At Foremost[®] – A Farmers Insurance[®] Company, we use our experience, excellent claims and training programs, and expanded suite of products to bring you and your customers a Better Insurance Experience. How do we do that? By offering your agency programs that can help you set your agency apart from the competition, like our Combo and GrandProtect[®] packages – these policies are crafted with ease in mind. They focus on one personal property policy package for your customers and reflect **the power of one**.

This product guide provides you details on Combo and GrandProtect packages to help you **create profitable, long-lasting customer relationships**.

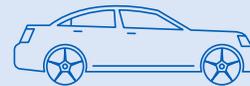
What is the power of one?

It's simple. It's the power that comes with offering your customers a Combo or GrandProtect policy to cover all their personal property in **one policy package**.

Consumers like convenience and quality. That's why these Foremost SignatureSM policy packages written on our Agent Resource Site (ARS) platform are so effective. By offering your customers one of these packages, you can set yourself apart from the competition and attract more profitable customers to your agency. Your customers will thank you for providing them with a simple solution to cover some of their most valuable possessions.

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Policy packages overview

Benefits for customers

Combo and GrandProtect packages can make life easier for customers by covering their personal property in **one policy package**.



One bill – Customers enjoy the convenience of receiving just one easy-to-read billing statement for all their personal insurance coverages.

One deductible – Customers pay only one deductible for any one loss—even if more than one type of property is damaged.

One renewal date – This creates additional convenience by eliminating the need to track multiple policy renewal dates.

One carrier – Your customer won't have multiple policies with different carriers. They can combine their Foremost Signature auto and home policies into one package.



Talking points

- A Foremost Signature policy package can cover everything from homes and rental properties to vehicles and valuables.
- We can help customers keep things simple by covering their most valuable possessions with one policy package.
- A Foremost Signature policy package can provide customers with tremendous convenience by combining auto and home policies into one package.
- They'll have just one bill for all their policies and will only have to remember one effective date.
- A Foremost Signature policy package can also save customers money with a multi-policy discount, and they will have just one deductible for any one loss.



Quote and book Combo and GrandProtect policies today:
AgentAutoHome.com

A quick comparison of Combo and GrandProtect packages

Combo packages are designed for customers that want **moderate insurance coverage**. These packages provide high-quality insurance coverage and offer cost savings, but do not require a minimum coverage amount.

GrandProtect packages are designed for customers with **high-value assets or extensive insurance needs**. These packages provide higher limits for homeowners coverage, blanket property limits, and worldwide liability coverage.



Talking points

- Agents can **make insurance easier** by offering policy packages with the coverage and features customers want and feel are most important.
- There are two different Foremost Signature policy packages: Combo and GrandProtect. That gives customers the **flexibility** to design coverage that matches what they want and need.
- Combo packages are designed for people that want moderate insurance coverage, while GrandProtect packages are designed for those with more assets to cover.



Feature	Combo	GrandProtect
One policy package	✓	✓
One bill	✓	✓
One deductible for any one loss	✓	✓
One effective/renewal date	✓	✓
One coverage summary		✓
Several billing and payment options	✓	✓

The **GrandProtect coverage summary** is a single document that appears in the front of the policy package. It lists all of the insured's property covered within the policy package. It includes the vehicles and homes, along with the liability limits, deductibles, blanket property limits and total package premium.

Benefits of the single loss deductible

In the event of a single loss that affects multiple lines in a package, the customer pays only the highest deductible. The Deductible Savings Benefit (DSB) is applied only when the deductible for the auto product is used for the claim. When the deductibles are the same, Claims will use the auto with DSB.

What it means for customers

This means that customers don't have to pay multiple deductibles when a single loss event affects more than one policy in their package.

- One deductible can result in a much smaller out-of-pocket outlay for a customer.
- A better experience – customers know they'll pay just one deductible for any one event.

What it means for you

- An enhanced product to sell – your customers can appreciate the benefits of one deductible in the event of a loss.
- Competitive edge – the single deductible is a differentiator when comparing package policies to monoline policies.

An example

Assume John Monoline and Pauline Package are neighbors. Both have auto, home and boat coverage with the same deductibles: \$500 on auto, \$1,000 on home, and \$500 on boat.

The only difference: John is covered by three monoline policies, while Pauline is covered by a GrandProtect policy package.

A hailstorm passes over their properties and damages their cars, homes, and boats. In this example, Pauline's policy package means she has to pay substantially less when the loss is settled:

- John must pay three deductibles totaling **\$2,000**.
- Meanwhile, Pauline pays only the highest deductible of **\$1,000**.

Features and benefits

Auto

Feature	Note	Combo	GP
Worldwide Liability, Medical Payments and Physical Damage	Provides extensive coverage for international travel when renting a car. The insured should check with their travel agent or rental car company to determine the country's insurance requirements. Some countries, such as Mexico, do not accept insurance from any other country.	No	Yes
Deductible Savings Benefit	The insured earns a \$50 credit toward their deductible every year they drive loss free, up to \$250–\$500.	Yes	Yes
Newly Acquired Motor Home (MH), Motorcycle or Recreational Vehicle (RV)	If an insured purchases a new motor home, motorcycle or RV, the policy coverage applies. For a Combo package to include coverage, the insured must have a current policy in force for a motor home, cycle or RV.	Not automatically included	Yes
Non-Owned Motor Home, Motorcycle or RV	Provides coverage when the insured is using or renting a non-owned MH, motorcycle or RV.	No	Yes
Enhanced Rental Vehicle Damage Coverage	Provides coverage for loss of use , diminished value, and reasonable fees the insured is legally obligated to pay for damage to a rented auto, motor home, recreational vehicle or motorcycle. As a result, the insured may not need to purchase additional costly insurance offered by the rental company.	Yes	Yes
Replacement Cost for Total Loss/ New Vehicle Replacement	If an insured's new vehicle is totaled in a covered loss within its first year or 15,000 miles, whichever comes first, we'll repair it or replace it with a brand-new vehicle of the same type, without any deduction for depreciation.	Yes	Yes
Replacement Cost for All Damaged Parts	There is no deduction for depreciation of parts damaged in a covered loss, regardless of wear-and-tear condition at the time of an accident.	Special Parts (tires, batteries, etc.)	All Parts
Extended Non-Owned Option	Available in GrandProtect states only. Primary or excess insurance is available for a non-owned vehicle provided to the insured (a corporate-owned vehicle).	Yes	Yes
Foremost Concierge Auto Repair Experience® (CARE) Program	When an insured uses a participating CARE auto shop for repairs after a claim, the work is guaranteed for as long as they own the vehicle.	Yes	Yes
Driver Safety and Teen Driver Safety Programs	Insureds receive access to valuable teen and adult driver safety programs, as well as money-saving discounts.	Yes	Yes
Towing/Roadside Assistance	Pays for towing or labor if an insured is stranded roadside. This is optional and available for an added charge in some states. It is not available on RVs.	Optional (This is only available if the insured has physical damage coverage on the vehicle.)	Optional (This is only available if the insured has physical damage coverage on the vehicle.)
Guest Passenger Liability Coverage	This important feature provides coverage in the event a passenger is injured while riding with the insured, if the insured is at fault in an accident.	Yes	Yes
Annual Policy Term		Yes	Yes
Combined Single Limits	Limits of \$100,000, \$300,000, and \$500,000 are available.	Yes	Yes

The Power of One | Features and Benefits – Auto

Feature	Note	Combo	GP
Split Limits	\$100/\$300, \$250/\$500, \$250 Property Damage limits are available. Higher or lower limits may be available by state.	Yes	Yes
Bodily Injury	Coverage is available up to the limit chosen on the policy.	Yes	Yes
Property Damage Liability	Coverage is available up to the limit chosen on the policy.	Yes	Yes
Medical Limits	Limits up to \$100,000 are available. Higher limits may be available by state.	Yes	Yes
Medical Expense and Personal Injury Protection	This coverage is available regardless of fault, up to the limit option chosen.	Yes	Yes
Uninsured and Underinsured Motorist	Coverage is available up to limit chosen on the policy.	Yes	Yes
Physical Damage Deductibles	Deductibles up to \$5,000 are available.	Yes	Yes
Substitute Transportation	Coverage for up to \$30 or \$900 total is available.	Optional	Yes



Features and benefits

Home

Feature	Note	Combo	GP
Blanket Property Limit	With a GrandProtect Blanket Property Limit, we combine policy limits for dwelling, private structures and personal property coverage to give the customer one total limit to use when they need it.	No	Cov. A, B and C
Guaranteed Repair Contractor Program	Our relationships with Guaranteed Repair Contractors help ensure that repairs done to an insured's home are performed by reputable, licensed service providers who stand behind their work.	Yes	Yes
Perils Insured Against	An insured's home, the other structures on their property, and their personal property will all be covered up to applicable limits, unless their policy specifically excludes the cause of loss.	Special Perils – Cov. A and B: All risk w/exceptions; Cov. C: Broad Named Perils	Perils – Cov. A, B and C: All risk w/exceptions Comprehensive
Coverage A – Dwelling			
Loss Settlement Method		Replacement Cost	Replacement Cost
Coverage A Plus — Uncapped	We offer an uncapped rebuilding cost option that covers the full cost to repair or rebuild an insured's home after a covered loss, even when the cost exceeds the amount of insurance on their policy.	Optional	Blanket Property Limit (BPL)
Coverage B – Other Structures			
Percentage of Dwelling Coverage		20% of Cov. A Limit	BPL
Coverage C – Personal Property			
Percentage of Dwelling Coverage		70% of Cov. A Limit	BPL
Other Residences		10% of Cov. C Limit	10% of BPL
Self-Storage		20% of Cov. C Limit	BPL
Personal Property in New Residence		30 days	30 days
Replacement Cost on Contents	We will pay the full cost to repair or replace an insured's personal belongings after a covered loss anywhere in the world and in most loss situations they will encounter, without deduction for depreciation.	Optional	Yes
Loss of Use			
Percentage of Dwelling Coverage		25% of Cov. A Limit	Actual Loss Sustained (ALS)
Additional Living Expense (ALE)		Insured's choice (with receipts)	ALS up to 2 yrs. with receipts

The Power of One | Features and Benefits – Home

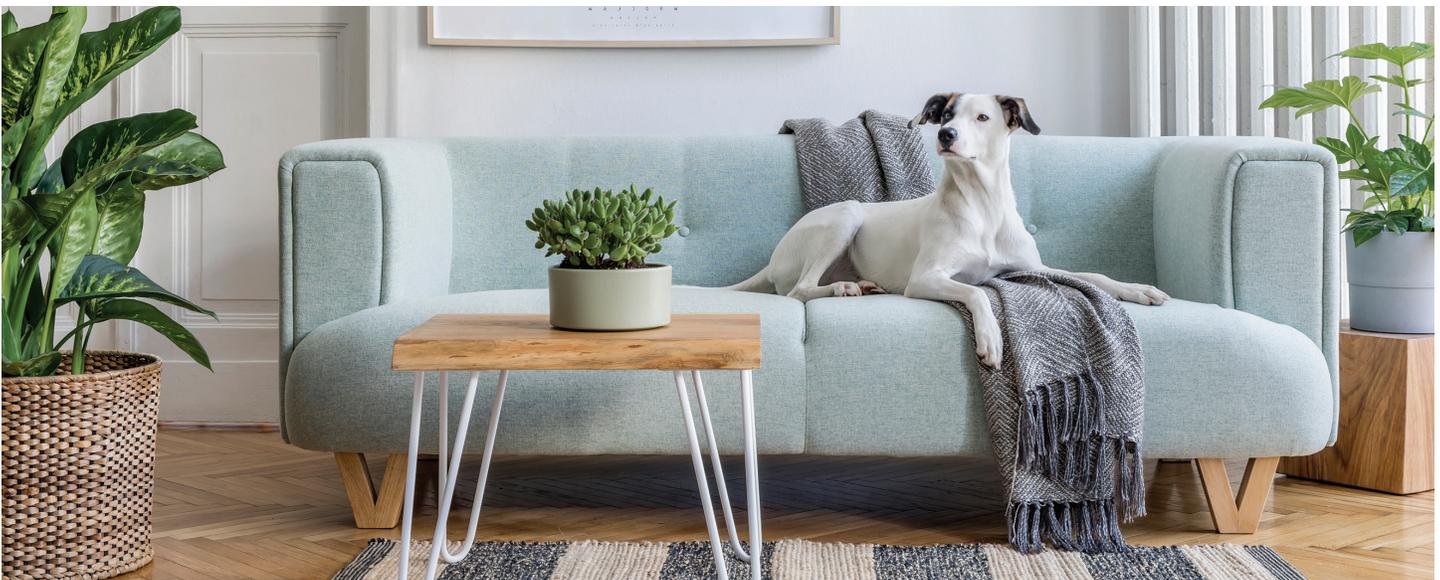
Feature	Note	Combo	GP
Loss of Use (continued)			
Fair Rental Value (FRV)	Provides coverage for the fair rental value of the part of the residence premises where the insured resides minus any expenses that do not continue while the premises is repaired or replaced, or if the insured permanently relocates, for the household to settle elsewhere.	Insured's choice; no receipts	ALS up to 2 yrs. with no receipts
Loss of Rental Income	Applies upon loss to covered property resulting from a covered cause of loss. However, this does not apply for damages resulting from fungus and mold. We will pay the insured's loss of rental income resulting from a covered property loss, less charges and expenses which do not continue while the part of the residence premises the insured rents to others, or holds for rental, is uninhabitable. Payment will be for the shortest time required to repair or replace the rented part. We do not cover the loss or expense due to cancellation of a lease or agreement.	Yes (up to applicable limits)	Actual Loss Sustained (ALS) up to 1 yr.
Prohibited Use — Civil Authority		14 days	45 days
Additional Coverages			
Identity Protection Services	Available as part of most auto and home policies for fraudulent use of identity. It provides one-on-one guidance in resolving the theft, as well as assistance in filing the correct paperwork.	Yes	Yes
Identity Theft Expense Reimbursement	This coverage reimburses the insured for losses encountered during an identity theft. It is available on a home policy only.	No	Up to \$25,000
Credit Card		\$1,000	\$10,000
Back up of Sewer, Drain and Sump Pump	We pay up to \$10,000 for damage caused by water backing up through sewers, drains or sump pumps, subject to the applicable deductible. Higher limits are available. Please note, there is a \$1,000 deductible for a back-up loss only.	Optional	\$10,000
Ordinance or Law	If building codes in an insured's community have changed since their home was originally built, it may cost more to repair or replace their property after a loss. This coverage provides building code upgrades up to the BPL.	Optional	Up to BPL
Personal Injury	We provide coverage for a claim or lawsuit for a covered injury to another arising out of an offense that libels, slanders, or disparages a person or organization.	Optional	Yes
Lock Replacement	We pay reasonable expenses when a key is stolen.	A key is stolen w/ other property	A key is stolen
Loss Assessment		\$1,000	\$10,000
Newly Acquired Watercraft		No	\$25,000 up to 30 days
Landlord's Furnishings		\$2,500	\$2,500
Data and Records		\$1,500 (Personal)	\$2,500

The Power of One | Features and Benefits – Home

Feature	Note	Combo	GP
Additional Coverages (continued)			
Refrigerated Contents		\$1,000	\$1,500
Debris Removal of Trees		10% (up to \$500) only if a tree rests against a structure or blocks a driveway or handicap ramp	10% (up to \$500)
Trees, Shrubs, Plants and Lawns		5% (\$500/tree)	5% (\$500/tree)
Fire Dept. Charges		\$750	\$1,000
Rented Watercraft	Provides bodily injury and property damage liability coverage for damage to rented watercraft up to \$25K. There is no deductible.	No	Yes
Inflation Protection	The insured's amount of insurance is automatically adjusted for inflation. This helps them maintain the amount of insurance they requested in the event of a covered loss.	Yes	Yes
Document Replacement Assistance	Helps the customer replace documentation lost or stolen due to a natural disaster or fire.	Yes	Yes
Special Limitations			
Jewelry, Watches and Furs (Theft)		\$1,500	\$5,000 ea. class
Silverware and Goldware (Theft)		\$2,500	\$10,000
Securities		\$1,500	\$5,000
Firearms (Theft)		\$2,500	\$5,000
Coin, Currency and Stamp Collection		\$1,500	\$5,000
Money		\$200	\$1,000
Trailers		\$1,500	\$2,000
Electronic Apparatus (Dual Power)		\$1,000	BPL
Business Property		\$1,000	\$2,500
Computer		\$5,000	Personal=BPL
Memorabilia		\$5,000	\$10,000
Tools (Theft)		\$5,000	BPL
Manuscripts		\$1,500	\$5,000

The Power of One | Features and Benefits – Home

Feature	Note	Combo	GP
Special Limitations (continued)			
Valuable Items Blanket Coverage/ Theft of Jewelry, Watches and Furs	Optional coverage is available up to \$15,000. There is no deductible and no appraisals are required.	Optional \$2,500/item	Optional \$5,000/item
Scheduled Personal Property	Valuable property such as jewelry, watches, fine art and collections can be covered without a deductible for nearly all types of loss.	Optional	Optional



Personal Excess Liability – Uses countrywide PELP contract

Feature	Note	Combo	GP
Liability Coverage	This provides added coverage if the insured is held liable in situations such as when someone is injured on their property, in an accident involving their auto, boat, recreational vehicle, or snowmobile, in a skiing or bicycling accident, or in a hunting or fishing accident. Coverage also extends to defamation of character, libel, slander, and false arrest claims.	Yes	Yes
Liability Limits Up to \$9 Million		Yes	Yes
Legal Defense	This provides coverage for financial costs associated with lawsuits. We will pay for defense costs, lost wages, interest on unpaid judgments, premiums on appeal bonds, and reasonable expenses incurred at our request.	Yes	Yes
Excess UM/UIM Coverage	This option provides additional coverage in the event the insured is involved in an accident with an uninsured or underinsured motorist.	No (unless state mandated)	Optional (up to \$1M unless state mandated)
Worldwide Coverage		No	Yes



Combo and GrandProtect Discounts/Credits

Discount/Credit Name	Available on:		
	 Auto	 Home	 Umbrella
Payment Plan Employer or Affiliation	✓	✓	✓
Employer or Affiliation Tenure Multi-policy	✓	✓	✓
Multi-policy Self-Service	✓	✓	
Credit	✓	✓	
Passive Restraint	✓		
Anti-theft	✓		
Home Ownership	✓		
Good Driving	✓		
Safety Device	✓		
Length of Time at Current Residence	✓		
Accident Prevention Course	✓		
Defensive Driver	✓	✓	
Resident Student		✓	
Connected Car		✓	
Young Driver		✓	
Claim Free/Accident-Free		✓	
Fire Protective Device			
Theft Protective Device			
Sprinkler			
Windstorm Loss Mitigation			

Not all discounts are available in all states or with all products.



Talking points

- Customers who choose Foremost Signature Auto & Home insurance may be eligible for a multi-policy discount.
- Foremost Signature customers may be eligible for an employer or affiliation discount depending on who they work for—or associations they belong to.
- Customers who own their home may be eligible for a discount on their auto policy.





Additional talking points

Product Offerings

Combo and GrandProtect **auto** policies automatically include **new vehicle replacement** coverage. That means customers **will get a brand-new car** if their new car is totaled within its first year or 15,000 miles, whichever comes first.

Deductible savings benefit is an automatic feature in Combo and GrandProtect **auto** policies that can save customers money if they are a good driver: They'll earn a \$50 credit toward their deductible every year they drive loss free, up to \$250 to \$500 depending on the policy.

"If a customer cannot live in their home during repairs or rebuilding after a covered loss, a Foremost Signature policy **can pay for their additional expenses**, whether they choose to live in a hotel or rent another residence.

Identity protection services are automatically included in most Combo and GrandProtect policies. As part of these services, customers will receive one-on-one guidance to help resolve fraudulent use of their identity.

Packaged Value

Foremost Signature policy packages can **save customers time and money** by covering personal property in one convenient package.

Customers may be able to **save significant time and money** with Foremost Signature package policies.

Service Benefits

Foremost® is known for **fast, personalized service**. If a customer ever has a claim, they can call 24/7.

Customers who like guarantees will appreciate the Foremost Concierge Auto Repair Experience® (CARE) program. If they use a participating CARE auto shop for repairs after a claim, **the work is guaranteed** for as long as they own the vehicle.

Our Contractor Referral Network can help to ensure that the repairs performed on a customer's home are completed by reputable licensed providers who stand behind their work. Customers can select from many credentialed and certified firms in the program which provide a five-year warranty on the work completed.

GrandProtect Extras

A GrandProtect home policy automatically includes a blanket property limit feature. This is a great feature that combines all the policy limits for the home, private structures and personal property, so **customers have one total limit to use when they need it**.

If building codes in a community have changed since a customer's home was originally built, it may cost more to repair or replace their property after a loss. A GrandProtect policy includes an Ordinance or Law feature that can provide **coverage for reconstruction expenses caused by changes to local building codes or ordinances**.

A GrandProtect home policy automatically provides **\$10,000 in coverage for damage caused by water that backs up** through sewers, drains, or sump pumps.

Customers who travel a lot will like the fact that a GrandProtect auto policy includes **Worldwide Liability coverage** that provides extensive coverage if they rent a car in many countries around the world.

A GrandProtect policy includes coverage for customers **sued** for libel, slander or defamation of character.

Frequently Asked Questions

Combo

What are the underwriting requirements for a Combo policy?

The underwriting requirements for a Combo policy are the same as what is required for separate monoline auto and home policies.

Can a Combo package include a manual line of business?

Yes, the system can handle one mechanized and one manual policy. Bind the manual line of business as you normally do.

How do you add a new LOB as a Combo package if the policyholder has an existing auto or home policy?

Write the Combo package as new business with Foremost as the prior carrier. The package will be sent to the appropriate processing team, which will update the policy tenure and DSB before issuance.

What happens if the auto or home portion of a Combo package is cancelled?

The remaining component(s) will automatically continue as separate monoline policies.

If I am in the process of writing an auto and home policy for a Combo package and the home policy is declined, can I still write the auto policy?

If the risk meets the underwriting guidelines, you may write ia monoline policy.

If a policyholder currently has a monoline policy and wants to add a policy and convert to a Combo package, is a Personal Financial Management (PFM) score reordered?

Yes, a new PFM score will be ordered and applied to the new line of business being added to the Combo package. If the newly ordered PFM score is better, then it can be applied to the existing line of business. If the newly ordered PFM score is worse, the existing line of business would not be impacted by it.

GrandProtect

What can a GrandProtect package include?

It can include coverage for:

- Primary and secondary homes, condominiums, renters, mobile homes, and property rented to others.
- Automobiles, motorcycles, motor homes, camper trailers, snowmobiles, and other recreational vehicles.
- Personal property, such as heirlooms, high-value jewelry, collections, fine art, etc.
- Excess liability needs.

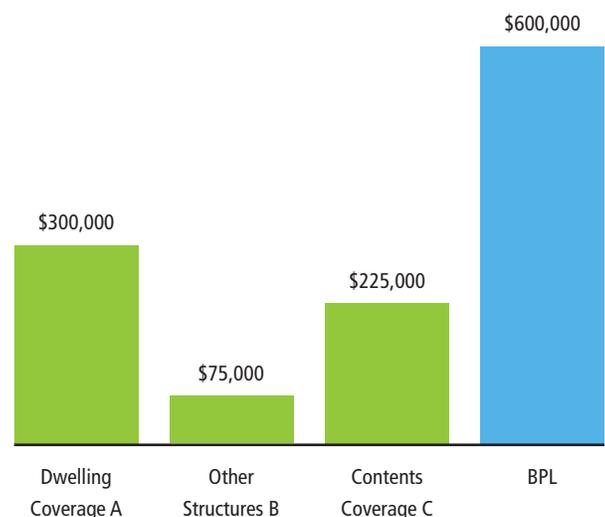
What does blanket property limit (BPL) mean?

A blanket property limit is the sum of Coverages A, B and C. It allows coverage to be provided outside of individual coverage limits. When either Coverage A, B or C is increased, the blanket amount rises accordingly. This limit is displayed on the coverage summary page.

Let's look at an example:

Assume a customer has the coverage limits displayed below. A fire loss occurs with damage to the dwelling in the amount of \$200,000 and contents damages of \$300,000.

- On a **standard homeowner policy**, the maximum amount payable under Coverage C would be \$225,000.
- On the **GrandProtect policy**, the full \$300,000 would be payable, leaving \$100,000 of blanket coverage still available.



What other GrandProtect coverages have unique features?

- **Worldwide Liability Coverage.**
- **Backup of Sewer, Drain, or Sump Pump:** GrandProtect policies automatically include \$10,000 in coverage for damage caused by or resulting from water backed up through sewers, drains, or sump pumps.
- **Tool Replacement:** Replacement cost coverage is available for tools up to the blanket property limit.
- **Ordinance or Law:** Coverage up to the blanket property limit is available for reconstruction expenses caused by changes to city building codes or ordinances.
- **Enhanced Rental Vehicle Damage Coverage:** This provides coverage for charges (after the deductible) from the rental company when a policyholder has rented a vehicle and is involved in an accident.
- **Personal Injury:** The insured has coverage for claims of libel, slander and defamation of character, etc. to others as a result of things posted on Facebook, Twitter, emails, or blogs, published in a newspaper, or verbally communicated.

What is the GrandProtect Coverage Summary?

The single document in the front of the policy package is called the GrandProtect Coverage Summary. It lists all of the insured's property covered within the policy package. It includes the vehicles and homes along with the liability limits, deductibles, blanket property limits and total package premium.

How do you add a new line of business as a GrandProtect package if the policyholder has an existing auto or home monoline policy?

Write the GrandProtect package as new business with Foremost as the prior carrier. This is required because it's a new policy and has different rates, coverages, and available limit choices. The package is sent to the appropriate processing team, which will update the policy tenure and DSB before issuance.

Can a GrandProtect package include a manual line of business?

No.

Give your customers A Better Insurance Experience® today!

Quote and Book Combo and GrandProtect Policies on ARS Today: AgentAutoHome.com



Don't forget! The Foremost Choice® Property & Casualty suite of products are a perfect complement to the Foremost Signature program. When customers acquire multiple products from us, not only are they choosing the insurance coverage they want, but they can also save money. The multi-policy discount (MPD) is a money-saving benefit for customers who choose more than one qualifying policy from our companies. It makes us Better Together.

Visit ForemostAgent.com to learn more about all Foremost can offer your agency and to find your marketing representative.



A Better Insurance Experience.®