

REPLACEMENT COST COVERAGE FOR PERSONAL BELONGINGS



TVs. Cameras. VCRs. Golf clubs. Tools. Bikes. Clothes. Most RVers carry far more personal belongings with them than they think. If your belongings were stolen or damaged beyond repair, would your insurance: 1.) pay to replace them with brand new items, 2.) pay you based on their depreciated value and sock you with a big deductible, or 3.) pay you anything at all?



COVERAGE FOR PERSONAL BELONGINGS. Many RVers insure their motor home or travel trailer on their auto policy. That could spell trouble. Typical auto policies exclude coverage for stolen or damaged belongings. So unless your auto policy includes an amendatory endorsement that specifically covers the items that were stolen or damaged, you're out of luck.

A specialized Foremost RV policy offers optional replacement cost coverage for items inside and outside your RV. You'll get brand new ones of the same kind and quality up to your policy limit...even if they cost more than you paid for them! Of course, you must replace the items for replacement cost coverage to apply. What's more, Foremost RV policies provide "comprehensive" coverage. In other words, all types of losses are covered unless specifically excluded. In most cases, there's no deductible!+

E X A M P L E

While you're out sightseeing, a thief breaks into your motor home and steals your 13" portable color TV, both sets of golf clubs, two fishing poles and your personal computer. The total cost to replace these items is \$3,240, but their current Actual Cash Value is just \$850.

FOREMOST SETTLEMENT* **\$3,240.00**

Wow! Foremost RV policies with replacement cost coverage replace belongings stolen or damaged beyond repair with brand new ones of like kind and quality. All you have to do is replace them within 180 days. Plus, there's no deductible!+

- + A \$25 theft deductible applies in some states.
- * Assumes the insured selected a \$4,000 replacement cost personal belongings limit as part of their policy.
- ** Amendatory endorsements may change policy language to include limited coverage. An extra cost will likely apply.

TYPICAL AUTO POLICY SETTLEMENT** **\$0.00**

Zilch. Nada. Nothing. That's exactly what you'll get under a typical auto policy which *excludes* coverage for personal belongings. Your homeowners policy will extend coverage for theft losses, but strict limits on certain categories of items (e.g., electronic equipment) will likely apply. What's more, if you don't have replacement cost coverage in your homeowners policy, you'll receive payment based on the depreciated value of the items...minus a whopping \$100, \$250 or \$500 deductible!

The Foremost settlement shown above is based on coverage found in Foremost motor home and travel trailer policies common to most states. Please consult the Foremost policy endorsements for your state for specific policy language and limits.

