

TOTAL LOSS REPLACEMENT COVERAGE ENDORSEMENT



Fires. Rollovers. Floods. Hopefully, you'll never experience any of these while RVing. But they DO happen, and they can quickly destroy your RV. If this happens to you, could you afford to lose much, or all, of what you've invested in your RV?



TOTAL LOSS REPLACEMENT COVERAGE. Many RVers insure their motor home or travel trailer on their auto policy. Unfortunately, most auto policies don't give you the opportunity to guard your investment against depreciation. In other words, if your RV is destroyed, you'll be paid the depreciated value of the RV at the time of the loss.

Foremost gives you the option of purchasing Total Loss Replacement Coverage to protect your investment. If your new-model RV is destroyed within its first five model years, and you're the original owner, we'll pay for a brand new one of like kind and quality, if you choose to replace it. In years six through ten, we'll give you what you paid for it originally toward the purchase of a new RV. If you choose not to replace your RV, we'll pay you the Actual Cash Value of the RV at the time of the loss.

E X A M P L E

While you're away on an excursion, a fire breaks out in your motor home. By the time the fire department arrives, it's too late. Your rig is totaled. You paid \$60,000 for it three years ago, brand new. It will cost \$69,000 to replace it now.

FOREMOST SETTLEMENT* **Brand New**

You made the right choice. Foremost Total Loss Replacement Coverage** pays to replace your three-year-old motor home with a brand new one of like kind and quality. No depreciation! Assuming 5% yearly inflation, the cost for a new model just like your old one is \$69,000.

TYPICAL AUTO POLICY SETTLEMENT+ **\$33,000.00**

What a disaster. Most auto policies only pay you what your RV was worth at the time of the fire. You have to make up the difference.

* Actual settlement depends on the deductible chosen. You must replace the unit with a new one of like kind and quality. Otherwise you will be paid the Actual Cash Value of your RV at the time of loss.

** The Total Loss Replacement Coverage endorsement is available to the first owner of new-model RVs only.

+ Amendatory endorsements may change policy language to include limited coverage. An extra cost will likely apply.

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.

