

WISCONSIN

Version 1.1

New Business
03/15/17

For policies with
an inception date
on or after
03/15/17

Marine Choice

Program Guide

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Do Not Distribute**



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

Contact Information & Procedures

Important

This guide provides a general description of coverages available in this program. Refer to the policy for specific details. If there is any difference between the policy provisions and the coverage descriptions in this guide, the policy provisions will prevail.

Quotes and New Business

1. **Applications** - Complete the application and obtain all needed signatures. For the most accurate premium, we need the applicant's full address, date of birth and Social Security Number.
2. **Payments** - Collect the full payment or a down payment. We will send the initial bill to you for payment or you can process the down payment online if you issue the policy through ForemostSTAR.com.
3. Call Foremost® at 1-800-527-3905 or process online at ForemostSTAR.com.

Endorsements

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

Websites

For customers requesting online access to company information, product information and help filing a claim, see www.Foremost.com.

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.

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 for producers are available at www.ForemostEducation.com.

Claims

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

Supplies

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-877-270-3452.

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 watercraft that is written on a stated amount basis must also be kept in your files **for the same length of time** as applications.

Audits

Audits will be conducted on randomly-selected files. If conducted on-site, you must provide needed documents to our representative. If the audit is conducted via fax, you will receive a policy list. Documents needed to audit those policies must be faxed to us within a stipulated time period. **Inability to meet the deadline will constitute a failed audit.**

Cancellations

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 watercraft 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 are computed at **90%** of 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 watercraft was sold (cancellation will be effective the day of the sale); or
 - The watercraft was declared a total loss (cancellation will be effective the day following the loss).In the event of a total loss, premium will be fully earned.
2. Company Request
Cancellations will be **prorated**.

Payment Plans & Rating Information

Payment Plans

In addition to full payment, we offer these flexible payment plans.

Number of Payments	Down Payment	Billing Increments
3	40%	Every 30 days
6	25%	Every 30 days
12*	8.7%	Every 30 days \$300.00 minimum premium required

*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.

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.

Policy Term

We offer an annual policy term.

Minimum Premium

Policies are subject to minimum written and earned premiums.

Minimum Written Premium: **\$100**

Minimum Earned Premium: **\$100**

Backdating and Late Processing

1. BACKDATING - Coverage may not be backdated and made effective prior to the date it was requested.
2. LATE PROCESSING - Coverage requests must be received by the Company within five days of the requested effective date.

Mooring Information

Rates are based on the primary mooring or storage location.

Named Storm Deductible

In the event of a loss to the watercraft caused by a Hurricane, Tropical Depression, Tropical Storm, or Nor'easter, we will apply a deductible equal to the greater of:

- 3% of the amount of insurance on the watercraft
- The listed deductible

The diminished deductible feature will not apply when the covered loss is from a Named Storm.

Binding Authority Restrictions

Foremost may impose temporary restrictions on your binding authority. These restrictions will apply to new Physical Damage coverage and to any increase in coverage already in force. Possible restrictions include:

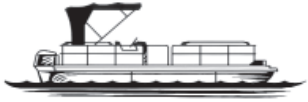









1. Hurricane and Tropical Storm Restrictions are implemented in areas where:
 - The National Weather Service issues a Tropical Storm or Hurricane Watch or Warning; or
 - Government authorities have issued emergency and/or evacuating orders; or
 - The area falls within a National Weather Service 3 or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

If you are aware that such 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 DECLARED EMERGENCY will be accepted *only* if you bound coverage *prior* to the declared event.

Watercraft Classifications

Here is a brief description of the crafts typically covered:

 <p>Pontoon Boat Pontoon boats usually have two aluminum barrel-like hulls under a stable deck with railings all the way around. They are very versatile and can be used for fishing, sunbathing and cruising around inland lakes. They often have a sun canopy to provide a shaded area and ample seating. Pontoon boats are most often powered by outboards.</p>	 <p>Jet Boat Powered by jet pumps that are linked to engines, jet boats can be small craft that accommodate only a few people or larger varieties that can pull waterskiers. They are typically transported to the water via trailer and cost less than most other in-board motor craft.</p>
 <p>Cabin Cruiser These small cruisers generally use outboard or stern-drive power and are great for day cruising. They have a compact cabin area to allow for overnight stays and often have simple cooking capabilities.</p>	 <p>Bass Boat Designed to get to the fish as quickly as possible, these boats are usually outfitted with larger outboard motors. There are storage areas on board to store fishing poles, tackle and other gear. There is often a raised-deck casting platform, swivel seating, electronics and livewells, along with a designated area for a trolling motor.</p>
 <p>Fishing Boat These boats are designed specifically to allow for fishing from anywhere on the deck. They often have space for storing fishing gear. Most are outboard powered and they may have a small cabin.</p>	 <p>Sailboat Sailboats come in a variety of sizes, some with cabin features. They can have single or multiple sails, and often have motors for backup power.</p>
 <p>Runabout The multi-purpose runabout is a great boat for a variety of activities: waterskiing, fishing, swimming, tubing, wakeboarding or sunbathing. They can have an open or closed bow and can be powered by outboard or stern-drive engines.</p>	 <p>Personal Watercraft Craft for one, two, three or more people that can be stood upon or straddled. Personal Watercraft are often referred to by their brand names such as Jet Ski®, Wave Runner® or Sea Doo®.</p>
 <p>Deck Boat Named for the one-level deck throughout, this multi-purpose craft can be used for anything from fishing, swimming, sunbathing or short cruises. They usually accommodate a number of people. Most are outboard powered but they may use stern-drives.</p>	 <p>Kayak Small, paddle powered craft for one or two people. Kayaks are used for everything from short-distance cruising on calm waters to riding whitewater rapids to sea adventures and sight seeing. Professional quality and hand-made kayaks can be quite costly.</p>

Underwriting

Eligibility:

Watercraft must be:

1. Operated on the waters of the United States and Canada, including coastal waters for which the policy is rated, and
2. Owned and operated by the insured and family members of the same household or permissive users. Exception: Watercraft titled in the name of a business for tax purposes, but intended for personal, not commercial use.

Unacceptable Risks-DO NOT BIND:

1. Watercraft used in speed contests or racing (except sailboats).
2. Watercraft with converted automobile engines (engines not designed or manufactured specifically for watercraft).
3. Watercraft that are air-propelled or equipped with motors or other apparatus enabling them to become airborne. This includes hydroplanes and swamp-buggies.
4. Watercraft equipped with hydro-foils, amphibious crafts, collapsible craft, experimental craft or converted military craft.
5. Watercraft used as a full-time residence.
6. Watercraft with motors which exceed the manufacturer's recommended maximum horsepower for the watercraft design.
7. Personal Watercraft which have had the engines and/or water jet pumps modified or altered from the manufacturer's specifications unless required by a product recall.
8. Watercraft under construction.
9. Submarines, motordriven surfboats, watercycles, wet bikes, and shuttlecraft.
10. Watercraft hauled by trailers not specifically manufactured for use as a boat trailer.
11. Any operator with a suspended drivers license.
12. Ferro cement boats.
13. Watercraft used for business or commercial purposes including emergency services.
14. Ice boats.
15. Primary operators under 14 years of age.
16. Commercial watercraft should not be submitted or bound including:
 - Charter vessels or vessels with paid crew
 - Commercial fishing vessels
 - Watercraft operated by resort organizations
 - Watercraft used by youth organizations
 - Watercraft rented or leased to others
17. Named insureds who are under 18 years of age.
18. Applicants who have had three or more prior Foremost policies cancelled for non-payment within the past five years.
19. Watercraft over 50 feet in length or over \$500,000 in value.
20. Liability limits greater than \$500,000.
21. Watercraft with a model year that is twenty six (26) years or older in combination with a marginal credit-based insurance score.
22. Watercraft with a model year that is twenty one (21) years or older in combination with a length of twenty seven (27) feet or more.

Underwriting (cont'd)

Submit-DO NOT BIND (Call for Underwriter Review):

1. Watercraft over 45 feet in length.
2. All watercraft with composite hull material.
3. Watercraft with a speed in excess of 90 mph.
4. Hull limits greater than \$300,000.
5. Watercraft 26 years or older and with a value of \$30,000 or more.
6. Watercraft that are homemade or assembled from a kit.
7. Persons who have had watercraft losses in the last two years consisting of:
 - 1 Bodily Injury liability claim; or
 - 1 Fire loss; or
 - 1 Pollution claim; or
 - 1 Mysterious Disappearance; or
 - 1 Sinking/Upset loss; or
 - 1 Total theft loss; or
 - 4 Towing losses; or
 - 3 or more other losses
8. Watercraft with more than two trailers.
9. Watercraft with more than three motors (excluding trolling motors).
10. Watercraft with more than three owners.
11. Custom kayaks or canoes.
12. Applicants who have had a prior Foremost policy cancelled for any Underwriting reason if it can be shown that the reason for the cancellation has been corrected or eliminated.
13. Any operator with a Canadian or International license, an operator 14 or older who is unlicensed or 16 or older with a Learners Permit.
14. Watercraft 25 years or older with wood hull material.
15. Watercraft qualifying for Performance packages.

Houseboat Eligibility

Houseboats may be accepted if they meet the following criteria:

- The houseboat must have a motor.
- The houseboat cannot be a primary residence or full time live aboard and is used for recreational purposes only.
- The houseboat must meet all other Marine Choice eligibility requirements.

Surveys

Surveys may be requested when watercraft meet all the following criteria:

- Watercraft value is over \$75,000
- Watercraft is 16-20 years old
- Watercraft length is 27 feet or longer

Additionally, surveys may be requested at underwriter discretion.



Marine Choice Package Options

Package Features	Saver	Plus	Elite	PWC	PWC Elite	Pontoon	Pontoon Elite	Classic	Classic Elite	Performance	Performance Elite
Actual Cash Value Settlement*	•			•		•		•		•	
Agreed Value Settlement*		•	•		•		•		•		•
Total Loss Replacement Cost*		•	•		•		•				•
Watersports Liability		•	•	•	•		•		•		•
Diminishing Deductible		•	•		•		•		•		•
Depreciation Waiver		•	•		•		•		•		•
Hurricane Haul-Out		•	•		•		•		•		•
Tournament Fee Reimbursement			•				•		•		•
Boat Lift/Hoist/Cradle			•		•		•		•		•
Dinghy			•								
Bahamas and Mexico Waters			•						•		•
Pet Coverage			•				•		•		•
Extended Pollution Liability			•		•		•		•		•
Trip Interruption			•		•		•		•		•
Enhanced Towing			•				•		•		•
Loss Forgiveness			•		•		•		•		•
Guaranteed Renewal			•				•		•		•

Total Loss Replacement Cost - In the event of a total loss, this coverage will pay the Amount of Insurance shown on the Declarations Page. However, if replaced with a new watercraft of like kind and quality within 365 days of the loss, and if the cost to replace the watercraft exceeds the Amount of Insurance, we will pay the amount actually spent for the replacement, up to 120% of the Amount of Insurance.

Plus, PWC Elite - Available for watercraft up to 3 years old.

Elite, Pontoon Elite, Performance Elite - Available for watercraft up to 5 years old.

Watersports Liability - Liability coverage for watersports such as waterskiing, tubing, and wakeboarding.

Diminishing Deductible - We will reduce any applicable deductible by 25% for each consecutive year a watercraft is insured in the Marine Choice program without a paid loss.

Depreciation Waiver - Depreciation will not be applied to any partial loss payments on certain items such as outboard motors, outdrive power units, sails, carpeting, and batteries.

Plus - Applies to specified watercraft parts up to 10 years old.

Elite, Pontoon Elite, Classic Elite, Performance Elite - Applies to specified watercraft parts up to 15 years old.

PWC Elite - Depreciation will not be applied to any partial losses.

Hurricane Haul-Out - If a Tropical Depression, Tropical Storm, Hurricane or Nor'Easter watch or warning is issued for the location of the watercraft, this coverage will reimburse the costs to have the vessel moved by a professional.

Plus - Reimburses up to \$500 or 50% of the costs.

Elite, Pontoon Elite, Classic Elite, Performance Elite - Reimburses up to \$2,000 or 50% of the costs.

PWC Elite - Reimburses up to \$250 or 50% of the costs.

Tournament Fee Reimbursement - Provides reimbursement for out-of-pocket fishing tournament entry fees if the insured is unable to participate in a tournament due to a covered loss. A limit of \$250 per tournament, and \$750 per policy period applies.

Boat Lift/Hoist/Cradle - Provides up to \$2,000 for covered damage to an insured's boat lift, cradle, or hoist.

Dinghy - Provides up to \$10,000 coverage for a covered loss to a dinghy primarily used as the tender to the insured watercraft.

Bahamas and Mexico Waters - Navigation coverage is extended to Bahamian waters and Mexican waters. Mexican waters coverage will not extend south of 22' 50 north latitude.

Pet Coverage - If Personal Property coverage is purchased, up to \$1,000 is provided for injuries or death to a cat or dog occurring as a result of a covered loss while on the watercraft.

Extended Pollution Liability - In addition to the limit of Personal Liability purchased, we will pay up to the statutory limit as specified in the Oil Pollution Act of 1990.

Trip Interruption - Reimbursement for lodging, meals, rental and transportation costs due to a covered loss of the watercraft or disablement of the trailer.

Elite, Pontoon Elite, Classic Elite, Performance Elite - Reimburses up to \$1,200 per occurrence.

PWC Elite - Reimburses up to \$500 per occurrence.

Enhanced Towing - In addition to our standard towing coverage services, we will also pay up to \$250 per disablement for the cost of gas and oil.

Loss Forgiveness - If an insured has not incurred a loss over a three year period, the first non-liability loss will not be surcharged.

Guaranteed Renewal - We will offer a renewal on subsequent terms if the risk remains within our underwriting standards.

Package availability and coverage limits may vary by state, watercraft type, watercraft age, and maximum speed.

***Loss settlement methods vary based on the market value, age, and condition of the watercraft at the time of loss.**

Additional Specialized Coverages

Watercraft Deductible Options

Available Deductibles (may vary by package): \$250, \$500, \$1,000, \$2,500, \$5,000, as well as 1%, 2%, and 5%.

Towing and Assistance

If the watercraft is disabled while afloat or away from safe harbor or the trailer is disabled, we will pay for:

- The cost of emergency labor performed at the site of disablement; or
- Towing to the nearest place where needed repairs can be made; or
- Delivery of gas, oil or battery; however, unless an Elite Package is purchased we do not pay for the cost of the items.

Available Limits (may vary by package):

\$500	\$1,000	\$3,000	\$5,000
\$750	\$2,000	\$4,000	

Trailer

We will insure a trailer designed to transport the vessel and that is shown on the Declarations Page.

Deductible Options:

\$250	\$500
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Replacement Cost Personal Property

Includes wearing apparel, sports equipment, fishing equipment and other personal property owned by any of the insureds or their guests while on board or being carried on or off the watercraft. If this and other insurance apply to a loss, this insurance is primary. A separate deductible of \$100 applies.

Additional Insured

Coverage is available to entities that need to be made parties to the contract.

Call 1-800-527-3905 to add this endorsement. A copy of the declarations page and the endorsement form will be sent to the additional insured.

All additional insureds will remain on the policy until their interest is cancelled.

Personal Liability

The Marine Choice program offers combined single limit coverage options.

\$10,000	\$40,000	\$300,000
\$20,000	\$50,000	\$500,000
\$25,000	\$60,000	
\$30,000	\$100,000	

INCLUDED WITH PERSONAL LIABILITY

• Pollution Liability Coverage

If the insured is required by law to clean up, remove or contain a pollutant that was accidentally discharged, spilled, leaked or emitted from the watercraft, we will pay up to the limits specified on the Declarations Page.

• Wreck Removal

Will pay the cost to recover or dispose of the wreck of the watercraft up to the Liability limits.

Medical Payments

Pays the necessary and reasonable medical expenses incurred or medically determined within one year from the date of an accident causing Bodily Injury to any person while in, upon, boarding, or leaving the watercraft. If this and other insurance apply to a loss, this insurance is primary.

\$1,000	\$4,000	\$7,000	\$10,000
\$2,000	\$5,000	\$8,000	
\$3,000	\$6,000	\$9,000	

Uninsured Watercraft Bodily Injury Liability

Provides coverage for compensatory damages for Bodily Injury that the insured is legally entitled to recover from the owner or operator of an uninsured watercraft. This coverage is subject to the policy Limit of Liability, exclusions and policy provisions.

Available Limits:

\$10,000	\$30,000	\$60,000	\$500,000
\$20,000	\$40,000	\$100,000	
\$25,000	\$50,000	\$300,000	

Uninsured watercraft limits cannot exceed the Personal Liability limits.

Discounts*

Boating Safety Course/License

Discount: 5%-20%

This additive discount will apply if any owner/operator has taken approved boating safety courses or holds approved marine licenses.

Protective Device Discount: 2%-10%

This additive discount applies to a watercraft when one or more of the following are part of the watercraft: Automatic Fire Extinguishing Equipment, Central Station Monitoring System, Alarm System (High Water/Fire/Theft), No Strike Lightning System, Theft Recovery System, Dock Assist, NMMA Certification or PWC Brake System.

Multi-Policy Discount: 8%-16%

Available when the Named Insured maintains one or more additional personal lines or life policies with Foremost, Farmers®, Bristol West® or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.

Multi-Unit Discount: 10%-15%

This discount is applied if the owner elects to have two or more watercraft insured with us on the same policy.

Affinity and Alliance Discounts: 5%

Operators who are members of an approved affinity group or alliance organization will receive a discount.

Note: The Affinity Discount and Alliance Discount are mutually exclusive.

Paid in Full Discount: 10%

This discount will apply to new business when the Named Insured elects to pay the entire premium when the policy is issued.

Loss Free Renewal Discount: 10%

This discount will apply to a policy after three years of loss-free experience.

Prior Insurance/Transfer Discount: 3%

This discount will apply if the First Named Insured had watercraft insurance for at least one full year with a company other than Foremost or Farmers. Up to a five-day gap between the effective date of our policy and the prior insurance date will be allowed. Applies to the first term only.

Lay-Up Discount: 3%-5%

This discount will apply to watercraft that are laid up and stored out of water for at least three months.

Insured Age Discount: 7%

This discount will apply when the First Named Insured is 55 or older.



*Discounts may not apply to all coverages.

Surcharges & Other Adjustments*

Boat Ownership Adjustment: –10% to +10%

The number of years of boat ownership as well as the number of years of boating experience will be used in calculating rates.

Loss Surcharge: 20% +

This surcharge is based on paid marine losses for the past three years and will vary based upon the type of losses. Paid claims under **\$500** will not apply.

Multi-Owner Surcharge: 20% to 150%

A surcharge will apply based on the number of additional owners of the watercraft (excluding resident relatives of the first named insured).

Distance From Watercraft Surcharge: 10%

A surcharge will apply when the First Named Insured resides more than 150 miles from the mooring location.

Corporate Ownership Surcharge: 10%

A surcharge will apply when the watercraft is titled in a company name *for tax purposes only*. Commercial use is excluded from coverage under this policy.

*Surcharges and other adjustments may not apply to all coverages.

Notes

Forms

Additional Insured	4466	Marine Choice Saver Endorsement	6736
Additional Insured - Titleholder	4467	Marine Choice Policy	6657
Additional Insured - Trust	4468	Performance Elite Endorsement	6744
Classic Elite Endorsement	6742	Performance Endorsement	6743
Classic Endorsement	6741	Personal Watercraft Elite Endorsement	7227
Delivery of Cancellation or Nonrenewal Notice to Additional Insureds	4592	Personal Watercraft Endorsement	6735
Joint Ownership	6075	Pontoon Elite Endorsement	6740
Marine Choice Elite Endorsement	6738	Pontoon Endorsement	6739
Marine Choice Insurance Application - WI	450548	Privacy Notice	740062
Marine Choice Plus Endorsement	6737	Required Change - WI	7025
		Watercraft Insurance Identification Card	738483

Certificate of Insurance

Complete a certificate of insurance 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 other entities requesting the proof of insurance.



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.

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-877-270-3452.