

PRODUCT FEATURE



FOREMOST CHOICE FOR VACANT PROPERTIES

According to [AnytimeEstimate.com](https://www.anytimeestimate.com/), there were more than 16 million vacant housing units in late 2022, creating an 11.6% overall vacancy rate.

The size of this market will continue to fluctuate, but landlords and homeowners trying to sell their properties will always have a need for vacant property policies. The Foremost Choice® Vacant program can help you and your customers with vacant properties.

The sweet spot for Foremost® vacant property policies includes customers who:

- Have more than one Foremost policy.
- Want the flexibility of moving back and forth between vacant and rental policies.
- Have a vacant dwelling that may be vacant for longer than three months.

If that sounds like customers you already have or those you want to get to know, then you can look to the Foremost vacant program when they're ready for a vacant property policy with these benefits:

Broad Eligibility. Homes for sale, homes for rent, vacant manufactured homes and much more are eligible. There are no restrictions based solely on the age of the home or the amount of time the home has been vacant, and we accept homes valued from \$5,000 to \$1,000,000 (in most states). We will also write homes in the name of an LLC or a trust.

Flexible Coverage. The base policy is Coverage A – Dwelling. Your customers can customize their own policy by adding optional coverages such as liability, vandalism and malicious mischief, and coverage for personal property.

Optional Comprehensive Coverage on the Dwelling. In many states, customers can purchase an endorsement that provides comprehensive coverage on the dwelling. This broader coverage might be a perfect fit for customers who want to insure against more perils. A Foremost vacant property policy also offers limited theft on personal property and optional replacement cost coverage in many states.

Foremost Choice vacant property policies can be processed on [ForemostSTAR.com](https://foremoststar.com).

When it comes to the types of insurance available to you and your customers, it's time to reimagine the household of insurance possibilities for all kinds of homes, even vacant homes. Find out more about all our product lines by visiting [ForemostAgent.com](https://foremostagent.com).