

**Estimate Prepared:**  
**Effective Date:**
**Unit**

Client	Estimate Number	State	Package
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Make	Model	Year	Length
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	Limits	Deductible	Premium
COVERAGE A - Watercraft Insurance			
COVERAGE B - Trailer			
COVERAGE C - Personal Property			
COVERAGE D - Towing and Assistance			
COVERAGE E - Personal Liability			
COVERAGE F - Medical Payments			
COVERAGE G - Uninsured Watercraft			
<b>Taxes/Fees</b>			
<b>Total Estimated Amount</b>			

\*Please Note: This is merely a premium estimate and is not a Policy of Insurance or an offer to insure. Rates quoted reflect the rates in effect as of the date of this estimate and are subject to revision. Premium estimate shown is for the unit indicated at the top of the page.

This premium estimate is for a 12-month policy term.


Foremost reserves the right to accept, reject, or modify this estimate after review.



# Choice Marine Means More Choices For You

From our low cost Saver packages to the bells and whistles filled Elite packages



Major Package Features*	Saver Packages	Plus Packages	Elite Packages
	Saver, Pontoon, PWC, Performance, Classic  \$	Plus  +	Elite, Pontoon Elite, Performance Elite, PWC Elite, Classic Elite  
<b>Loss Settlement</b>	Actual Cash Value	Agreed Value	Agreed Value
<b>Navigation Area:</b> U.S. and Canadian Waters up to 200 miles from the coast	Yes	Yes	Yes
<b>Specialized Marine Claims Services</b>	Yes	Yes	Yes
<b>Wreck Removal and Pollution Liability</b> (if Personal Liability is purchased)	Yes	Yes	Yes
<b>Watersports Liability</b> (if Personal Liability is purchased)	Only available with the PWC package	Yes	Yes
<b>Total Loss Replacement Cost</b>		Yes - boats up to 3 years old	Yes - boats up to 5 years old (up to 3 years old for PWC Elite)
<b>Diminishing Deductibles</b>		Yes	Yes
<b>Hurricane Haul Out:</b> In the event of a Named Storm warning or watch, we will reimburse an insured's expense to have the vessel moved by a professional.		Yes - 50% of the cost, up to \$500	Yes - 50% of the cost (up to \$250 for PWC Elite and \$2,000 for the other Elite packages)
<b>Depreciation Waiver:</b> Depreciation will not be applied to any partial loss payments.		Yes - on parts up to 10 years old	Yes - on parts up to 15 years old (Life time depreciation waiver for PWC Elite)
<b>Boat Lift/Cradle/Hoist:</b> Provides up to \$2,000 for covered damage to an insured's lift, cradle or hoist.			Yes - up to \$2,000
<b>Additional Pollution Liability:</b> In addition to the limit of Personal Liability purchased, we will pay up to the statutory limits as specified in the Oil Pollution Act of 1990.			Yes
<b>Fishing Tournament Fee Reimbursement:</b> Provides reimbursement for out of pocket tournament entry fees if the insured is unable to participate due to a covered loss or death of a family member.			Yes - up to \$250 per tournament (not available with PWC Elite)
<b>Bahamas and Mexico Waters Navigation:</b> Navigation coverage is extended to Bahamian waters and Mexican waters.			Yes (not available with the Pontoon Elite and PWC Elite packages)
<b>Trip Interruption:</b> Provides reimbursement for lodging, meals, rental and transportation costs due to a covered loss of the watercraft or disablement of the trailer.			Yes - up to \$1,200 per occurrence

*Performance packages are required for watercraft (excluding bass) with maximum speed of 77 mph and above.  
Classic packages are required for watercraft aged 26 years or older.*

\* This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. Availability and coverage limits may vary by state.