



AUTOMOBILE COVERAGE SUMMARY

Enjoy the ride

Coverage feature	What it means	Why it matters
Unlimited capacity	Coverage is available for a virtually unlimited number of vehicles per policy.	We can insure regular-use automobiles, collector cars, motorcycles, golf carts, motor homes, etc. on one policy at a competitive rate.
Agreed value	The value attributed to your vehicle(s) at the beginning of your policy period is what you would receive in the event of irreparable damage.	You won't be penalized for depreciation in value at claim time. ¹
High deductible options	Up to \$10,000 is available.	Taking more up-front risk may significantly reduce your annual premium.
High liability limits²	We provide up to \$1 million in coverage for bodily injury and \$1 million for property damage; or, \$1 million as a combined single limit (for both bodily injury and property damage). Matching limits are available for uninsured/underinsured motorists coverage.	If you're in an accident, you'll have ample coverage to pay for repairs and/or medical expenses.
Worldwide coverage	Coverage for accidents that happen anywhere in the world.	In some countries and jurisdictions, you are required to purchase auto insurance locally. In those instances, we can cover damages in excess of your local policy limits.
New vehicle replacement	If a new vehicle ³ is "totaled" within three years of its purchase, you can opt to receive the agreed value; replace it with a vehicle of the same year, make and model; or receive a new vehicle of the same make and like model—including hybrids or alternate fuel editions.	You can replace your new car with a comparable vehicle.
Personal property	Up to \$2,500 is available to repair or replace damaged or stolen property from your vehicle (no deductible).	If personal items (golf clubs, car seats, iPods, clothing, shoes, etc.) in your car are stolen or damaged, you have funds to replace them.
Pet coverage	If your dog or cat is injured while in the vehicle, you have up to \$1,000 to cover related expenses (no deductible).	Coverage helps with veterinary costs and other expenses related to the injury of your pet.
Auto identity theft and fraudulent title	We can reimburse expenses incurred when trying to establish ownership of your vehicle as a result of fraudulent or unlawful use of its identification number (no deductible).	Have peace of mind when purchasing a pre-owned auto. In addition to this coverage, we can provide a complimentary CARFAX® Vehicle History Report™ upon request.
Waiver of deductible	If your car is "totaled," your deductible will be waived.	We aim to minimize frustration at claim time.

¹Depreciation is applied to regular use vehicles at renewal. However, depreciation is not applied to collector vehicles at renewal.

²Limits vary by state.

³Not previously titled.

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Choice of repair shop	You can use the repair shop of your choice. Of course, we still can direct you to pre-screened facilities if you prefer.	Many insurers make you choose from their finite roster of repair facilities, and your preferences are not considered.
Original equipment manufacturers' parts	If repairs are needed, only original manufacturers' parts will be used (unless the parts are no longer made). ⁴	You can rely on the highest standards of quality.
Transportation expense	We provide up to \$12,500 in coverage, with no per day limit, for the cost of a rental vehicle.	Most insurers limit you to \$30 per day for a rental car—insufficient funds for a vehicle of comparable value to the one being repaired or replaced.
Temporary emergency living expenses	Up to \$2,500 is available for hotel stays, meals and other expenses.	If your vehicle breaks down and you require temporary lodging, you can be reimbursed for the cost of the stay and incidentals.
Loan/lease gap coverage ⁵	In the event of a total loss, you are covered for any outstanding loan/lease payments, excluding overdue payments and other charges/fees, due on the vehicle.	You will not incur out-of-pocket expenses to fulfill your remaining loan/lease agreement; we'll take care of it instead.
Key and lock replacement	If your keys are lost or stolen, you are covered for the cost to duplicate or replace them, as well as to re-key the locks (no deductible).	Keys are equipped with ever increasing technology, making them costly to replace (it can cost up to \$300 to replace a "smart key").
Towing and labor	We cover the cost to tow your vehicle to the repair facility of your choice. If the nearest authorized facility is farther away, we will pay transport costs (no deductible).	One less worry if your car breaks down.
Roadside coverage	We cover the labor costs associated with emergency roadside assistance (no deductible).	If you need assistance after a breakdown, you're covered for related labor expenses including reasonable delivery charges for gas, oil, tires or a battery.
Cash settlement (optional)	If damage to your vehicle equates to more than half of its agreed value, we offer you the option of taking an agreed value payout. Typically this is only an option if the vehicle is declared a total loss.	You may not want to keep your vehicle after a significant accident— even if it is considered repairable and not a total loss. Our payout option is offered at a lower threshold than most carriers will allow.



Bring on tomorrow

⁴Excludes window glass.
⁵Not available in all states.

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