

The Personal Auto Policy is designed to protect both you and your car in the event of accident, theft, injury, and other damages.

### *Automobile Coverages*

*\*Please Note – These Are Further Defined in The Actual Policy. Definitions Should Be Read in Your Policy for Exact Coverages.*

### *General Coverages*

*Bodily Injury Liability* – This coverage provides protection against financial loss if your auto injures others, and you are held responsible.

*Property Damage* – This coverage provides protection against financial loss if your auto damages the property of others, such as their auto, house, fence, or buildings.

*First Party Medical* – This coverage provides medical expenses for injuries that are sustained by you, a resident relative, and other people in your auto.

*Comprehensive* – This coverage pays for damage to your auto and equipment not caused by collision.

*Collision* – This coverage pays for damage to your auto and its equipment caused by collision.

*Uninsured / Underinsured Motorists* – This coverage pays for expenses that you incur because of injury caused by an uninsured or underinsured motorist. This coverage also pays you and your family members up to the policy limit if you are a victim of a hit and run accident or are struck by a vehicle as a pedestrian. These coverages can also be STACKED when you are insuring more than one vehicle.

### *Optional Coverages*

*Transportation Coverages* – This coverage provides transportation expenses, including the cost of a car rental, should your auto become disabled due to a collision loss.

*First Party Death and Disability Benefits* – This coverage provides death and/or disability benefits should you die or become disabled because of an auto accident.

*Road Service* – This coverage pays reasonable towing and required labor costs at the site of a breakdown when your auto is disabled.

*Auto Security Protection* – This coverage offers replacement Cost Coverage that pays to replace your new auto following a covered total loss along with Repair Coverage which pays to repair your new auto from a covered to loss without deduction for depreciation. This coverage also provides Lease/Loan Security Coverage (GAP).

*Auto Enhancement Coverage* – This coverage offers diminishing deductible along with increased coverage limits for sound equipment, personal effects, and travel costs.