

AUTO INSURANCE SUMMARY

This letter gives a brief description of the various coverages available on an auto insurance policy. Your policy includes some but not all of these coverages. Please review your policy to see what you are covered for and call our office if you want to make any changes.

LIABILITY

Pays for injury to others and damage to the property of others when you are liable.

BODILY INJURY: Includes injury, sickness or death, as well as emergency medical cost.

PROPERTY DAMAGE: To the property of others. This includes vehicles, fences and other property.

LEGAL SERVICES: Includes court costs, attorney's fees and bail bond premiums.

MEDICAL EXPENSES

Pays doctor and hospital costs and other medical needs for you or others injured in your car.

UNINSURED MOTORIST

BODILY INJURY: Coverage for accidents caused by hit-and-run or uninsured drivers which occurs when you or a member of your household are driving an insured car or while you are a pedestrian.

PROPERTY DAMAGE: Coverage up to \$3500. for damage to your car caused by an identifiable uninsured motorist.

WAIVER OF COLLISION

DEDUCTIBLE; Waives your collision deductible if you are struck by an identifiable uninsured motorist

UNDERINSURED MOTOR VEHICLE: Provides additional bodily injury coverage in the event you are injured by a motorist with bodily injury liability limits less than your uninsured motorist limits.

PHYSICAL DAMAGE

COMPREHENSIVE : Damage or loss caused by fire, theft, glass breakage, (OTHER THAN COLL) falling objects, natural disasters, vandalism, or virtually any other factor except collision, upset or mechanical breakdown.

COLLISION: Damage caused by collision or upset.

Additional Coverages: **RENTAL REIMBURSEMENT:** Pays for Rental Car while car is in repair shop due to a covered comprehensive or collision loss.

TOWING & LABOR: Pays for a tow or emergency labor such as a locksmith(mechanical labor excluded)

ALL COVERAGES ARE SUBJECT TO THE CONDITIONS AND EXCLUSIONS OF THE COMPANY'S POLICY.