

# PRIVATE PASSENGER AUTOMOBILE

## **MATURE DRIVER PROGRAM**

Highly competitive rates for individuals in this age group.

## **PREMIUM DISCOUNTS**

Premium savings for the policyholder are allowed in various states for anti-theft devices, good student discounts and safe driver discounts. Some states allow discounts for members of qualified organizations or groups.

## **MULTI-POLICY DISCOUNTS**

In most states we offer a discount to the policyholder when they also insure their home, condo/townhouse, mobile home, renters, Umbrella or Life policy with the Auto-Owners Insurance Group of Companies, or purchase an annuity policy with at least \$2,000 cash value or a disability income policy with at least \$1,000 monthly benefit.

## **AIRBAG AND ANTI-LOCK BRAKE CREDIT**

Premium savings are given to autos that are equipped with air bags or anti-lock brakes. Additional credit is given to autos with side-impact air bags.

## **YOUTHFUL OCCASIONAL DRIVERS ARE ASSIGNED TO THE VEHICLE THEY OPERATE MOST FREQUENTLY**

This provides a cost savings to policyholders, as many companies assign the youthful operator to the most expensive car on the policy.

## **STUDENT AWAY AT SCHOOL**

Auto-Owners will discount the rates of an occasional youthful operator who is over 100 miles away at school and does not have a car at school. (Not available in NC.)

## **NO YOUTHFUL OPERATOR DISCOUNT**

In many states, additional credit is allowed for certain ages of drivers if there is no youthful exposure in the household. (Not available in NC.)

## **FLEXIBILITY TO ADD OTHER AUTO ITEMS**

Provides coverage on a single policy to policyholders who have utility trailers, vacation trailers, camper bodies, motor homes, antique autos, leased autos, motorcycles and licensed or unlicensed recreational vehicles.

## **SPECIAL MOTOR HOME PROGRAM**

Motor homes which meet the eligibility criteria of our Special Motor Home Program and have one or more private passenger vehicles on the policy will have a credit applied to all coverages. (Not available in NC.)

## **ANTIQUE AUTO PROGRAM**

Vehicles that are 25 or more years old or licensed as an antique automobile and maintained as such, are eligible for our Antique Automobile rates. In addition, all applicable discounts and surcharges apply to antique automobiles.

## **CLASSIC AUTO PROGRAM**

Provides coverage for restored automobiles that have a tendency to appreciate in value. A stated amount may be used to insure a classic automobile to more accurately reflect its market value.

**NOTE:** This analysis of coverage is, necessarily, in general terms and is superseded in all respects by the Insuring Agreement, Exclusions, and Conditions of the Policy. Some coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

### **LEASE GAP COVERAGE**

Additional coverage for leased vehicles may be added to provide limits in excess of the actual cash value. This coverage applies if the lease agreement makes the insured liable for an amount greater than the actual cash value of the car at the time of a covered theft or total loss. (Not available in NC.)

### **LOAN GAP COVERAGE**

Similar to Lease Gap, this coverage protects the interest of the named insured up to the full amount of the original loan, subject to certain limitations, on a private passenger automobile that has not been previously titled. (Not available in NC.)

### **GOLF CARTS**

Bodily Injury Liability and Property Damage Liability Coverage is provided at no charge for owned and unlicensed golf carts in limits equal to those listed on the Declarations page for covered autos.

Physical damage coverage must still be separately scheduled on the Declarations page.

### **TRAILER COVERAGE**

Liability coverage is automatically extended to trailers that are used with a private passenger automobile.

### **NON-OWNED TRAILERS**

\$500 physical damage coverage is provided when the policyholder borrows a non-owned trailer. (Not available in all states.)

### **BROAD DEFINITION OF PRIVATE PASSENGER AUTOMOBILE**

It can include automobiles up to 15,000 pounds gross vehicle weight with four or more wheels. It also includes all motor homes.

### **RENTAL CARS**

Coverage is provided for temporarily rented vehicles for the same coverages and limits specified for scheduled vehicles on the policyholders Declarations page. If insured for Comprehensive and Collision coverage, we will also cover the rental company's loss of use, reasonable administration fees and any "new for old" provisions in the rental agreement.

### **HIGH VALUE VEHICLES**

Insurance can be purchased for high value vehicles.

### **ROAD TROUBLE SERVICE**

Provides reimbursement for towing expenses and cost of labor performed at the place of emergency with limit options up to \$250. Included is an easy to use procedure when the coverage is needed by just calling 1-888-TOW-AOIC.

### **ADDITIONAL EXPENSE**

Provides reimbursement for transportation and other reasonable expenses, including food and lodging, when an insured vehicle suffers damage covered under Comprehensive or Collision.

### **COLLISION COVERAGE ADVANTAGE**

The Collision deductible is waived when two Auto-Owners policyholders collide. Only one deductible is charged when a policyholder collides with their own vehicle. Any damage caused by collision with an animal or bird will be paid under either Comprehensive or Collision coverage, whichever coverage pays the policyholder the most.

### **MOBILE CAR PHONES**

If permanently attached, these may be covered under an auto policy.

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### **STEREO EQUIPMENT COVERAGE**

In most states, stereo equipment that is standard or optional equipment from the manufacturer, or is permanently installed after market equipment, is automatically covered up to \$1,000. Higher limits of coverage may be purchased.

### **TRAVEL IN CANADA AND MEXICO**

Coverage is provided when traveling in Canada or Mexico. However, due to the unique laws of Mexico, we recommend Bodily Injury and Property Damage Liability coverage be purchased at the Mexico border.

### **NAMED OPERATOR POLICY**

Liability coverage is available for those who do not own an automobile, but rent often or have a vehicle provided for their regular use.

### **REPLACEMENT AUTOMOBILES**

Coverage for a replacement automobile is provided at the same level as the replaced auto through the end of the current policy term, should the policyholder forget to contact you at the time of purchase.

### **NEWLY ACQUIRED AUTOMOBILES**

The broadest coverage written on any one vehicle is available for newly acquired vehicles, if the coverage is requested within 30 days of acquiring the auto.

### **NO DEPRECIATION ON NEW CARS**

The value of an automobile will not be depreciated if a total loss occurs and the auto was purchased new within 90 days of the loss. (Can be up to 360 days depending on program and/or company.)

### **PERSONAL PROPERTY**

Coverage is extended for loss or damage of personal property up to \$200 in a locked car.

### **PREMIUM PAYMENT OPTIONS**

Policyholders may select one of our flexible premium payment options which best suits their needs. The service fee is \$4.00\* per payment.

We offer Electronic Funds Transfer (EFT). Payments are withdrawn automatically from a checking or savings account. There is NO SERVICE FEE to the policyholder when using EFT for payment of policy premiums.

Paid in Full Discount – A 10% discount is available for policies on all Company Bill plans when the discounted premium is paid in full. This applies to semi-annual and annual policies.

\*

GA, UT, VA, FL vary by state

### **COMPANY CLAIMS REPRESENTATIVES**

Auto-Owners has over 70 branch claim offices that work with the agent to be more helpful in seeing that policyholders' claims are settled quickly and fairly.

### **STABILITY**

Auto-Owners exceptional financial stability has traditionally enabled us to maintain pricing stability. Policyholders have historically enjoyed availability of coverage and freedom from large rate variations.

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### **UMBRELLA SUPPORT**

Auto-Owners unquestionably strong financial position means its auto and property products provide ideal underlying support for umbrella (excess liability) policies.

### **AVAILABILITY OF SINGLE LIMITS**

Both split limits and single limits are available to better meet customer needs.

### **PERMISSIVE USE**

The policyholder and resident relatives have broad authority to permit others to occasionally use their insured vehicle. However, please let us know about regular users as appropriate premiums need to be applied.

### **AUTOS GARAGED IN DIFFERENT STATES**

Policyholders who have residences in more than one state may still take advantage of multi-car and multipolicy discounts for premium savings by insuring all of them with Auto-Owners.

### **COMMERCIAL AUTO POLICIES**

As most states use the same policy forms for Personal or Commercial auto programs, Private Passenger Autos can be written on a policy in our Commercial Automobile program.

### **RECREATIONAL VEHICLE COVERAGE**

Liability and physical damage coverage is available for both licensed and unlicensed recreational vehicles. This includes golf carts, snowmobiles, ATVs, trail bikes, and dune buggies.

### **COMPANY CAR DISCOUNT**

The Company Car Discount is available to a single family household which insures one private passenger vehicle on an automobile policy and the policy holder is furnished a company car.

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