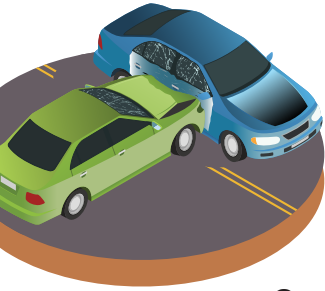




Understanding your Auto Insurance Policy

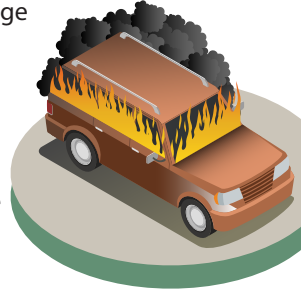
What is Auto Insurance?

Auto insurance protects you against financial loss if you have an accident. It is a contract between you and the insurance company. You agree to pay the premium and the insurance company agrees to pay your losses as defined in your policy.



1 Liability Insurance

Helps protect drivers when they're responsible for an accident that injures other people or damage other people's property. This coverage is required by law.



2 Comprehensive Insurance

Provides coverage for your car from loss due to fire, theft, hail, vandalism, and other similar causes.



3 Collision

Covers your car if you collide with another car or object like a tree or pole. While liability pays to fix the other person's property, this coverage pays to fix your car.

4 Uninsured motorist and Underinsured

This protects you if you're injured by a driver who doesn't have auto liability insurance or sufficient coverage.

5 Other coverages

Multiple add-on coverage are available to provide emergency road side assistance, medical payments, and more.

Insurance deductibles

The amount of money you'll pay out of pocket for a comprehensive or collision claim before the insurance coverage pays.

ASK US ABOUT HIGHER LIMITS. WE HAVE THEM AVAILABLE.

