



# PERSONAL AUTO

## *Coverage & Endorsements*

All of the coverages below are available on your Pekin Insurance® Auto Policy. Those coverages with a check mark next to them have been included in your proposal. Please refer to your proposal for coverage limits and pricing.

- Bodily Injury Liability**—This coverage applies to injuries that you, the designated driver or policyholder, cause to someone else. You and family members listed on the policy are also covered when driving someone else's car with their permission. It's very important to have enough Liability Insurance because if you are involved in a serious accident, you may be sued for a large sum of money. Definitely consider buying more than the state-required minimum to protect assets such as your home and savings.
- Medical Payments**—This coverage pays for the treatment of injuries to the driver and passengers of the policyholder's car.
- Property Damage Liability**—This coverage pays for damage you (or someone driving the car with your permission) may cause to someone else's property. Usually, this means damage to someone else's car, but it also includes damage to lamp posts, telephone poles, fences, buildings, or other structures your vehicle hits.
- Collision**—This coverage pays for damage to your car resulting from a collision with another car or object or as a result of flipping over. It also covers damage caused by potholes. Collision Coverage is generally sold with a deductible of \$500 to \$5000—the higher your deductible, the lower your premium. Even if you are at fault for the accident, your Collision Coverage will reimburse you for the costs of repairing your car, minus the deductible.
- Comprehensive**—This coverage reimburses you for loss due to theft or damage caused by something other than a collision with another car or object, such as fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot, or contact with animals such as birds or deer. Comprehensive Insurance is usually sold with a \$500 to \$5000 deductible, although you may want to opt for a higher deductible as a way of lowering your premium. Comprehensive Insurance will also reimburse you if your windshield is cracked or shattered.
- Uninsured and Underinsured Motorist Coverage**—This coverage will reimburse you, a member of your family, or a designated driver for bodily injury if one of you is hit by an uninsured or hit-and-run driver. Underinsured motorist coverage comes into play when an at-fault driver has insufficient insurance to pay for your total loss. This coverage will also protect you if you are hit as a pedestrian.
- Uninsured Motorist Property Damage Coverage**—This coverage will reimburse you, a member of your family, or a designated driver for damage to your property if caused by an uninsured driver.
- Comprehensive Increase Transportation Expenses**—This coverage reimburses the insured for rental of a substitute vehicle because of the disablement of an owned private passenger automobile caused by a Collision or Comprehensive loss.

# PERSONAL AUTO

## Coverage & Endorsements

- ❑ **Roadside Rescue (Towing)**—Pekin Insurance's Roadside Rescue Service provides you with the necessary assistance when you need a tow, run out of gas, get locked out of your vehicle, or have a flat tire. One call to our Roadside Rescue Team, 1-888-PEKIN11 (735-4611), and we'll have you back on the road in no time. This coverage is included at no additional charge on all vehicles which have comprehensive coverage.
- ❑ **Auto Guard Endorsement**—This comprehensive endorsement provides the following useful coverages: Accidental Airbag Deployment, Trip Interruption Coverage (\$200 per day, \$600 per occurrence), Fire Department Service Charge Coverage (\$250), Enhanced Coverage for the Use of Rental Cars (Diminution of Value, Loss of Use, Damage Resulting from Valet Parking), Personal Effects Coverage (\$1,000), Key Replacement Coverage (\$500), Pet Coverage (\$1,000), Tire Protection (\$50 Repair/\$500 replacement), and Waiver of Deductible (50% fault of identifiable uninsured motorist or hit and run driver).
- ❑ **Replacement Cost Coverage**—Provides Replacement Cost Coverage for any applicable vehicle which is declared a total loss.
- ❑ **Auto Loan/Lease Coverage**—This endorsement provides coverage for the difference between the unpaid amount due on the lease/loan and the actual cash value of the auto in the event of a premature termination of the lease/loan due to a total loss covered under the Comprehensive and Collision Coverage parts.
- ❑ **\$0 Deductible on Glass Claims** (Not available in Crossroads)—This endorsement eliminates the deductible on any breakage of glass claims. Only available on vehicles that have Comprehensive Coverage.
- ❑ **Accidental Death Benefit**—Pays your selected limit of coverage if an insured dies within three years of an accident because of injuries sustained in the accident. Only available on vehicles with Medical Payment coverage.
- ❑ **Excess Electronic Equipment Coverage**—The physical damage section of the policy provides \$1,000 for certain electronic equipment which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment. This endorsement allows for an increase in that coverage. Only available on vehicles with Collision and/or Comprehensive.
- ❑ **Extended Non-Owner Coverage**—This endorsement will provide coverage for bodily injury, property damage, and medical payments, at the same limits on the policy, for an automobile furnished for the regular use of the named insured such as a company vehicle.
- ❑ **Named Non-Owner Policy Endorsement**—A policy may be written to cover the named operator and spouse, if a resident of the same household, for accidents occurring while the named operator or spouse is driving or riding in any private passenger automobile not owned by them.
- ❑ **Replacement Cost for Mechanical Parts - Hybrid-Type Vehicles**—This endorsement provides replacement cost coverage for operational parts on a vehicle that wear out over time or have a finite life or duration typically shorter than the life of a vehicle as a whole in the event of a covered loss.

Disclaimer: This flyer is designed to give you a basic description of coverages available and does not include all of the exclusions, conditions, or limitations of the policy. Contact your Pekin Insurance agent for an explanation of the exact terms of the contract.

