



AUTO POLICY

Auto Guard Highlights

TUNE UP YOUR AUTO COVERAGE

Enhanced coverages for your Auto Policy are available with the purchase of the optional "Auto Guard" Endorsement. Auto Guard includes the following valuable coverages:

Enhanced Coverage for Use of Rental Vehicles—Many car rental contracts now include provisions that can leave the renter responsible for thousands in uncovered costs. Auto Guard gives you the peace of mind when renting a car of knowing you are covered for:

- » Diminution of value
- » Loss of use of rental vehicle
- » Damage resulting from valet parking of a rental vehicle

Accidental Air Bag Deployment—Pays up to \$1,000 per occurrence for necessary repairs resulting from the accidental deployment of airbags in your covered auto.

Additional Towing and Labor Expense—Adds an additional limit of \$250 for towing and labor expense.

Trip Interruption Coverage—Pays \$200 per day to a maximum of \$600 for your transportation expense in the event of a mechanical or electrical breakdown more than 100 miles from home. Coverage will also pay for expenses incurred for lodging and meals in the event of direct and accidental loss and mechanical or electrical loss to a covered vehicle. Vehicle must be withdrawn from use for at least 24 hours because it is not legally drivable.

Personal Effects Coverage—Provides a limit of \$1,000 for direct and accidental loss to personal effects and/or audio visual equipment. This coverage includes but is not limited to tapes, discs, portable GPS systems, satellite radios, media-type players, and cell phones.

Key Replacement Coverage—Pays up to \$500 per occurrence.

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Fire Department Service Charge—Pays up to \$250 for expense incurred by you when a fire department is called and responds to a covered loss involving your covered auto.

Pet Coverage—Pays up to \$1,000 for injury to your dog or cat while riding in your car.

Tire Protection—Repair (up to \$50) or replacement (up to \$500) of a tire when the tire fails as a result of a puncture, bruise, or impact during the course of normal driving on a maintained road or paved surface.

Waiver of Deductible—Collision deductible is waived if insured is involved in an accident with an identifiable uninsured motorist who was at least 50% at fault or if insured's legally parked vehicle is damaged by a hit and run driver.

Other Optional Coverages Available:

- \$0 Deductible on Glass Claims
- Accidental Death Benefit
- Replacement Cost Coverage for New Autos
- Replacement Cost Coverage for Mechanical Parts
- Comprehensive Increased Transportation Expense Coverage

This information is designed to give you a basic description of coverage 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.

