

An auto insurance policy provides financial protection if you injure someone or his/her property in an accident.

Laws in many states require that you have auto insurance to operate a motor vehicle. And most financial institutions such as banks and credit unions require insurance if you are paying on a loan for the vehicle.

The Progressive group of insurance companies, in business since 1937, is the third largest auto insurer in the U.S.

Progressive companies using the Drive Insurance from ProgressiveSM brand offer consumers insurance through more than 30,000 independent agencies across the country. Policies are available for autos, motorcycles, personal watercraft, boats, RVs, snowmobiles and commercial autos.

To find a Drive agent or broker near you or to get more information about purchasing a Drive policy, visit driveinsurance.com.



Auto Insurance Made Easy



Auto insurance basics

- **Collision Coverage** covers your vehicle if you are in an accident. This coverage is intended to repair your vehicle to the condition it was in before the accident.
- **Comprehensive Coverage** covers your vehicle if your vehicle is stolen or sustains damage from something other than an accident – such as a hailstorm.
- A **Deductible** is the amount that you pay toward a loss under collision and comprehensive coverage. This amount is paid first, before your insurance policy provides coverage.
- **Liability Insurance** covers a claim against you for damage that you caused by hitting someone or their property.
- **Limit** refers to the amount of insurance you purchase and the maximum coverage that would be paid on a claim. For example 50,000/100,000 limits of liability cover \$50,000 per person and \$100,000 per incident.
- **Medical Payments (Med Pay)** covers medical, surgical and funeral expenses for you and passengers in your vehicle, if you have an accident.
- **Personal Injury Protection (PIP)** covers expenses for you and others if you have an accident. This is the basic coverage implemented in some states with No-Fault Automobile Insurance.

- **Rental Reimbursement** covers the cost of a rental car while your vehicle is being repaired as a result of a covered loss.
- **Uninsured Motorist Coverage** protects you if someone without auto insurance hits you.

Not all coverage options are available in all states.

To purchase a policy...

Contact an independent agent or broker to discuss the coverages that are best for you. To complete an application, you will need:

- Current driving record information, including any violations or accidents.
- A driver's license number for each driver in your household. List all the people in your household who are of driving age and who regularly drive your vehicle.
- Current vehicle information, including the vehicle identification number (VIN).
- And, if you currently have auto insurance, information about your policy limits and expiration date.

It's important that you provide accurate information because coverage and benefits could be affected if you have an accident.

If your circumstances change...

It's important to call your agent or broker if:

- You move
- You buy a new vehicle
- Someone moves into your household
- Your child obtains a driver's license and begins to drive
- You get married or divorced
- You begin using your vehicle for business.

Failure to inform your agent or broker about these types of changes can affect your coverage in the event of an accident or claim.

If you are in an accident:

- ▷ **Remain at the scene** and do not admit fault.
- ▷ **Call the police** to report the accident.
- ▷ **Exchange information** with the other driver.
- ▷ If you are a Drive customer, **call Progressive Claims Service** at 1-800-925-2886 to report the claim.
- ▷ **Do not discuss the details of the accident** with anyone except the police and your claims representative.