

If Your Circumstances Change

Be sure to let your agent or broker know if:

- › You move
- › You buy a new vehicle
- › Someone new moves into your household
- › Your child begins to drive
- › You get married or divorced
- › You begin using your vehicle for business

Questions?

If you have any questions about your policy, please contact your Progressive agent or broker for personalized service and advice.

The Progressive Group of Insurance Companies, in business since 1937, is the third largest auto insurance group in the U.S.

Progressive offers consumers insurance through more than 30,000 independent agencies across the country. Policies are available for personal and commercial autos, motorcycles, boats/personal watercraft, RVs and snowmobiles.

For more information about Progressive policies, please talk with your independent agent or broker or visit progressiveagent.com.



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Auto Insurance Basics



PROGRESSIVE
DRIVE Insurance

Peace of mind. That's what you get when you're insured by a market leader that is there to help 24/7. That's what being a Progressive customer is all about.

Car insurance is complicated. We created this brief guide to make it easier for you to understand the coverages, deductibles and limits and how they can work for you.

COVERAGES*

In most states, liability coverage is mandatory. All other coverages are optional. If your car is leased or financed, you may be required to buy certain coverage limits. Talk through your insurance needs with your Progressive independent agent or broker to be certain you have the coverages you need.

› Collision

Collision coverage pays for damages if your vehicle overturns or if it collides with another vehicle or object.

Collision coverage is subject to a deductible amount that you choose. The most frequently selected deductible amount is \$500. Select a deductible amount that you are comfortable with — if there is a Collision claim on your policy, this will be the amount you'll generally be required to pay.

› Comprehensive

Comprehensive coverage pays for damage caused by an event other than a car collision, such as fire, theft, vandalism, hail or flood. Comprehensive also covers damage from hitting an animal and covers the cost of a rental if your car is stolen. Comprehensive coverage is also subject to a deductible amount — usually the same amount you choose for Collision coverage.

› Liability

Bodily Injury and Property Damage (BI/PD) liability covers your legal liability, up to the limits you select, for damages caused in a covered vehicle accident. If we cover an accident for which you're sued, we pay for a lawyer to defend you.

You choose your liability limits as either Split Limits or a Combined Single Limit (CSL). Split Limits divide Bodily Injury liability limits per person and per accident. (For

example, \$100,000/\$300,000 means that we will pay for up to \$100,000 for Bodily Injury liability per person in a covered crash and up to \$300,000 per crash.) For Property Damage, we pay up to the limit you select per accident. CSL combines your liability coverage into one total limit per accident (\$300,000).

› Personal Injury Protection

Personal Injury Protection (PIP) is available in certain states and is commonly referred to as "no-fault insurance." PIP covers your medical bills and often lost wages. PIP usually also covers the cost of personal services you must pay someone else to do for you as a result of a car accident.

› Medical Payments

Medical Payments coverage applies no matter who is at fault and covers the cost of reasonable and necessary medical care provided to you as a result of a car accident.

› Uninsured/Underinsured Motorist

Uninsured/Underinsured Motorist coverage pays for damages that you are legally entitled to recover for your bodily injury. In general, this coverage provides what you would have received from the other person's insurance company if that person had insurance. This coverage may also protect you if the person who caused the damage does not have enough insurance.

› Rental Reimbursement

If you buy Rental Reimbursement coverage, we will reimburse you for rental car charges incurred while your vehicle is being repaired after a covered accident. You can only buy Rental Reimbursement coverage if you buy Collision and Comprehensive.

› Roadside Assistance

Roadside Assistance covers labor costs incurred at the place where your vehicle becomes disabled as a result of a mechanical/electrical breakdown, dead battery, flat tire, and/or lock-out. We will also help if you run out of gas or other fluid or become stuck in snow or mud within 100 feet of a road or highway. If necessary, Roadside Assistance will cover towing to the nearest qualified repair facility.

**Coverages may vary by state. For your specific policy information, please refer to your policy.*

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, Including Name, Address, License Number And Insurance Company.

If You Are A Progressive 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.

