



FARMERS®

Farmers Insurance Group of Companies
Los Angeles, Ca 90051-2478

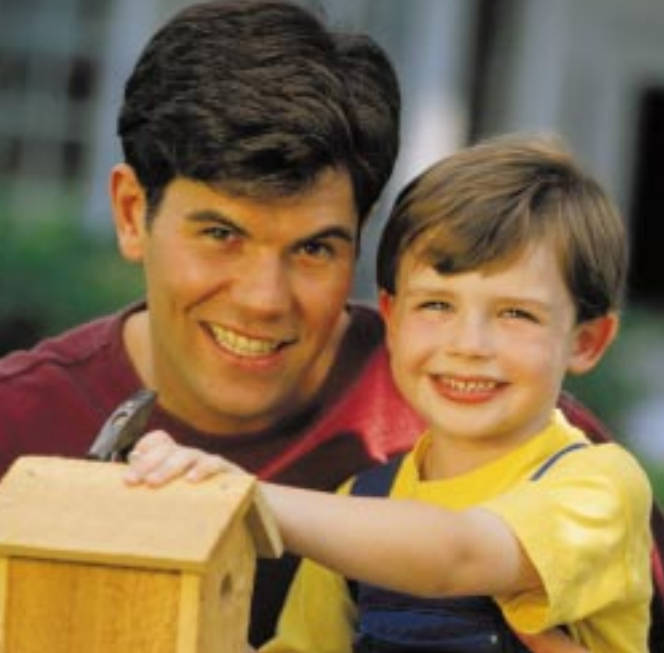
www.farmersinsurance.com

Farmers Auto Insurance

More options
to save you
more money



FARMERS®



*Let your
personal
Farmers agent
find you the
best coverage
for your auto*

Do you have the right amount of Auto insurance? At Farmers, we'll personally review your policy and help you identify any potential overlaps or gaps in your coverage. We'll also identify any discounts you may qualify for. It's all part of the professional, personalized service offered by your Farmers agent.

A variety of coverage to fit your needs

- Bodily injury and property damage liability
- Collision damage
- Other than collision damage
- Uninsured/Underinsured motorist
- Loss of use
- Death and dismemberment

Plus many more options and benefits

Prompt and courteous claims service

If you have a claim, we'll be there to give you the attention you deserve. We believe no other insurance company can match our commitment to prompt, courteous and professional assistance.

Towing and Road Service (Optional)

You can reach Farmers' Towing and Road Service 24 hours a day, 365 days a year. With just one toll-free call, you'll get help whether you're away from home or in your own driveway. Our dispatch service will send the nearest qualified emergency roadside assistance from a network of more than 16,000 towing and road service facilities and 10,000 professional locksmiths.

VIN Marking Program

Your Farmers agent can apply your Vehicle Identification Number (VIN) to your car's glass or metal body parts ABSOLUTELY FREE. VIN-marked cars are stolen less often because professional auto thieves know that a VIN-marked vehicle can be quickly and easily traced.

Auto Glass Replacement Program

Our Auto Glass Replacement Program takes the headache out of repairing or replacing damaged or broken auto glass. Simply notify your agent when the damage occurs. A Farmers glass representative will be contacted and you will be called back within 30 minutes to schedule an appointment. In most cases, repairs will be made within 24 hours.

Youth Education and Safety Program

Farmers Youth Education and Safety (Y.E.S.) Program presents information that will improve young drivers' chances of driving safely. The program involves parents or guardians, young drivers, and their Farmers agent. Young drivers watch a video, complete a workbook, and pledge to drive responsibly.

Ways to save money*

You may qualify for a credit if:

- You insure both your home and auto with us
- You insure two or more autos with us
- Your car has passive restraints, or an anti-theft device
- You complete a drug and alcohol awareness course

* Restrictions and qualifications apply. Contact your Farmers agent for details.



Farmers Auto Loan Program

Farmers can provide qualified borrowers with attractive financing options to buy the new or used vehicle of their choice. Closings are fast and easy, with the convenience of closing in your agent's office or in your home. You may also be able to refinance your existing vehicle loan to lower your payments and enable you to put more money in your pocket each month.

Farmers can put together a competitive rate, with convenient terms and have you behind the wheel of your new or used car fast. Just call your Farmers agent for more information.

Farmers value-added policies and services

You know you can depend on Farmers for all of your Auto financing and insurance needs. But, do you know about the many other services and coverages we have to offer? Here's a sample of what you could be taking advantage of.

Insurance for your home

Your home is probably your biggest financial investment. Farmers has several coverage options designed to fit most any need[®]

- Homeowners
- Condominium or Townhouse Owners
- Mobile Homeowners
- Renters
- Personal Umbrella Liability

Life insurance

Whether you are single, recently married, a young parent or planning for retirement — you should have the security and peace of mind only Life insurance can offer. Your Farmers agent can help you plan a Life insurance program that fits your needs, and meets your goals. We offer a variety of policies for you to choose from:

- Ten-Year Level Term
- Premier Whole Life
- Farmers Flexible Universal Life
- Farmers Premier 50+
- Mortgage Protection Plans
- Business Life Insurance



Annuities

Our annuities offer the advantage of a highly competitive interest rates based on sound company investment practices. In addition, we specify a minimum rate of growth throughout the lifetime of the contract — assuring that the necessary funds will be available to you in the long run. We offer a variety of annuities designed to fill every need:

- Flexible Payment Annuity
- Farmers Annuity Plus
- Single-Premium Deferred Annuity
- Single-Premium Immediate Annuity

More options available to you

- Flexible payment plans
- Disability insurance
- Business insurance

Just ask your agent for more information on any of these fine services and coverage plans.

This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions.