



Personal Automobile Plus

WHY AUTO-OWNERS?

- We offer more than just Auto insurance – with our wide array of Car, Home, Business, and Life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

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RENTAL AUTOMOBILE GAP COVERAGE

Rental Automobile Gap coverage addresses situations when the insured may be liable for the reduction in value of a damaged rental vehicle; or when rather than repairing the vehicle, the rental company chooses to sell the vehicle at a reduced value.

NON-OWNED TRAILER PHYSICAL DAMAGE*

Non-Owned Trailer Physical Damage coverage increases the standard limit for non-owned trailers that are being used with your automobile from \$500 to \$1,000.

PERSONAL PROPERTY COVERAGE

Personal Property coverage increases the standard limit from \$200 to \$500, ensuring you're covered for items in your automobile that could become damaged, such as clothing, children's car seats, etc.

IDENTITY THEFT EXPENSE COVERAGE

We will pay up to \$15,000 for expenses directly related to identity theft, including attorney fees and loss of earnings.

RE-KEY COVERAGE

If your automobile keys are stolen and the theft is promptly reported to the police, we will pay up to the limit of insurance shown in the Declarations to have your automobile re-keyed.

TRIP INTERRUPTION COVERAGE

Don't let a mechanical breakdown on a road trip set you back. With our Trip Interruption coverage, if you are more than 100 miles from home and your car becomes disabled, you are covered for expenses such as a hotel stay and food up to \$500.

CELLULAR PHONE COVERAGE

Our cell phones have become an important part of our lives and replacing them can be quite expensive. Included in this package is coverage for loss or damage (in a covered auto loss) to important items, such as cell phones or GPS devices up to \$500.

* Not available in VA.