

Thank you for choosing Infanger Insurance!

- You've been sent your policy coverages, terms, conditions, limitations, and exclusions via email or mail.
- It is your responsibility to read your policy in its entirety so that you are aware of the specific coverage.
- As you review this guide, be sure to notify us of any changes.
- Questions? Refer to your policy or contact us!

Previously insured with another company?

Your new policy may NOT have the same coverage.

Does anyone use your vehicle(s) for business?

Failure to list business operations may result in denial of a future claim.

Have ALL owned vehicles, licensed household members, AND regular drivers been listed?

Failure to list an individual and or vehicle may result in denial of a future claim.

Does your vehicle have any aftermarket parts and or equipment?

Let us know. Some may be unacceptable.

Do you have or need an SR22 filing?

Be sure to tell us when it has been completed as the state does NOT notify us.

Are you with Progressive Auto?

Ask how Snapshot can save you money!

Have questions about life insurance?

Give us a call for a 30 second quote!

What to do in an accident:

1. Stay calm
2. Make sure you and your passengers are OK
3. Call the police
4. Call the insurance claims center
(Some states require within 30 days)
5. Exchange contact and insurance information with other involved driver(s)
6. Don't admit fault

**If you are involved in an accident and the amount of bodily injury, property damage, medical, etc. is above that of your current coverage, you may be responsible to pay any excess amount(s).*

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www.infangerinsurance.com



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Summary of Policy Coverages

Bodily Injury Liability (BI)

If an insured person is legally liable for an accident, BI coverage pays for injuries/death to people involved in the accident other than the insured driver. BI can pay for legal defense costs if you are sued. Limits range from \$25,000 per person/\$50,000 per accident up to \$500,000 combined, or more with an umbrella.

Uninsured Motorist Property Damage Coverage (UMPD)

If driver or owner of a vehicle is legally liable for an accident but does not have insurance or does not have enough insurance, you can use UMPD to cover damage to your insured vehicle, up to the limits you select. Limits range from \$10,000 to \$50,000 of coverage for your vehicle, depending on the class.

Uninsured Motorist Liability (UM)

If a driver or owner of a vehicle does not have insurance and is legally liable for an accident, you can use this coverage for injuries, including death, that you, your resident relatives, and occupants of your insured vehicle sustain, up to the limits you selected. You have the option to purchase UM coverage in varying amounts or reject altogether. Limits range from \$25,000 per person/\$50,000 per accident up to \$500,000 per person/\$500,000 per accident, or more with an umbrella.

Comprehensive Coverage

If your insured vehicle is damaged due to an event other than a collision, Comprehensive coverage will pay for the damage. This includes damages from fire, theft, windstorm, flood and vandalism.

If your vehicle is stolen, Comprehensive covers transportation and loss of use expenses when applicable. Deductibles can range from \$100 to \$2,000+ depending upon the rate class of the policy (not all deductibles available for all vehicles).

Property Damage Liability (PD)

If an insured person is legally liable for an accident, PD coverage pays for damage to others' property resulting from the accident. PD can pay for legal defense costs if you are sued. Limits range from \$15,000 per accident to \$500,000 per accident, or more with an umbrella.

Underinsured Motorist Liability (UIM)

If a driver or owner of a vehicle is legally liable for an accident but does not have enough insurance, you can use this coverage for injuries, including death, that you, your resident relatives, and occupants of your insured vehicle sustain, up to the limits you selected. You have the option to purchase UIM coverage in varying amounts or reject altogether. The option to stack coverage depends on your state. Limits range from \$25,000 per person/\$50,000 per accident up to \$500,000 per person/\$500,000 per accident, or more with an umbrella.

Collision Coverage

When your insured vehicle overturns or collides with another object, Collision coverage pays for the damage to your vehicle. Collision coverage also may extend to a non-owned vehicle or one rented for personal use that is in your custody or that you are operating. Deductibles can range from \$100 to \$2,000 depending upon the rate class of the policy (not all deductibles available for all vehicles).

*This list is for general guidance purposes only and does not modify or replace your policy.

Coverages listed may be available on your policy. Certain exclusions may apply. Coverages vary by state.

For details on your current coverage, please refer to your policy.

Summary of Policy Coverages

Personal Injury Protection (PIP)

PIP Insurance pays for your personal medical expenses or for injuries sustained by your passengers - no matter who is at fault for the accident. It is required by some state laws. States requiring PIP insurance are known as “no fault” accident states. This means that damages for injuries are paid for by a person's own insurance regardless of who is at fault for the accident or whether or not the other person involved in the accident has auto insurance coverages.

Custom Parts and/or Equipment Value

Is your car worth more than ‘book value’ due to additional parts or equipment that aren’t considered ‘stock’? In order for these additional items to be covered in a loss, you MUST endorse the policy for the extra amount. At the time of a claim, it will be the insured's responsibility to show receipts to verify the existence and value of additional parts or equipment.

Maintenance/Mechanical

Generally, mechanical issues are NOT covered by insurance.

Glass Coverage

Available with as low as a \$0 deductible in some states.

Umbrella Liability Coverage

Available for limits of liability in excess of \$500,000.

Medical Payments

‘MedPay’ is an optional insurance coverage that pays for reasonable and necessary medical and funeral expenses for covered persons. These expenses must be incurred as a result of an auto accident. Limits range from \$500 to \$10,000+, depending upon the rate class of the policy.

Enhanced Injury Protection

Includes two components: an income loss benefit that pays up to the weekly limit selected to the insured for income lost due to injury resulting from a covered accident, and a death benefit that is payable to the surviving spouse or estate of the insured if the named insured is killed as a result of a covered accident. This coverage applies to each named insured and his/her spouse.

Limited Edition/Classic/Stated Amount Vehicles

Is your car a ‘classic’/limited/stated amount that increases its value above the ‘normal’ car? If so, please endorse it so you can get more than ‘book value’ if your car is damaged in a claim.

Full Coverage

There is no such thing as “full coverage”, but it often implies that the policy has more than just Liability-only coverage.

Towing/Roadside Coverage

If you pull a trailer/vehicle behind your vehicle your policy may not provide coverage for that trailer.

Rental Coverage

Available with limits starting at \$20/day (\$600 max) and go up to \$50/day (\$1500 max) or more, depending on the class.

**If you rent a vehicle, your auto policy may not provide all (or any) of the coverages required by law and or the rental car company's rental contract.*

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