



AUTO - ULTRA

- * You will also receive cash back every six months you remain claim free
- * You will also have a single deductible (so if a hail storm damages all your cars, you only pay one deductible).

POLICY BENEFIT

DESCRIPTION

Accident Forgiveness	If you have an accident after being insured with us for three consecutive years without any violations or at-fault accidents, your accident will be forgiven and won't impact how much you pay for insurance.
Diminishing Deductible*	Remain claim-free and your collision deductible will reduce by \$100 annually, up to a maximum of \$500.
New Vehicle Replacement	For your first two years of ownership, we'll give you the full purchase price of your brand new vehicle in the event of a total loss.
Roadside Assistance**	If your car is disabled, we'll pay for towing charges and services such as, battery assistance, tire change, lockout, fuel delivery and more.
Emergency Expenses	If your vehicle can no longer be driven, we will cover your expenses for alternative transportation, meals and lodging.
Personal Property	We'll pay up to \$500 for loss of personal property from your vehicle.
Auto Loan/Lease	If your vehicle is a total loss, we'll pay the balance of your loan or lease.
Lock and Key Replacement	If lost or stolen, we will replace your vehicle's electronic keys and locks free of charge.
Worldwide Rental	We extend your coverage to any car rented in the U.S. and Canada, and we extend your comprehensive and collision coverage to any rental car worldwide.
Dog/Cat Coverage	We'll pay up to \$500 for veterinary expenses or death benefits if your cat or dog is injured or dies in a collision while in your insured vehicle.

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