

# Money Saving Discounts

## Pay-in-Full

Pay your auto insurance premium in full every six months (or 12 months, if you prefer) and AmShield will give you a discount up to 10% on your auto insurance.

## Multi-Vehicle

Discount if two or more eligible vehicles are insured with AmShield.

## Safe Driver

When you have been an accident-free policyholder of AmShield for three years, you may receive a discount. After six years this discount increases.

Policyholders new to AmShield may receive the Safe Driver Discount if they have been accident-free for 36 months and meet AmShield's age restrictions.

## Good Student

Discount for good students.

## Good Driver

AmShield believes drivers without accidents and/or violations have earned a better auto insurance rate. If you have not been involved in a chargeable accident and have a violation-free driving record for a specified period of time, your premium will likely be less than similar policyholders with accidents and/or violations.

Policyholders who are involved in chargeable accidents or have driving violations will have a premium surcharge on Bodily Injury/Property Damage Liability, Medical Payments, and Collision coverages. After three years, if there are no other chargeable accidents and/or driving violations, the accident-/violation-free rate is reinstated.

Most AmShield policyholders enjoy an accident-/violation-free rate.



Go with the **Shield**

PERSONAL AUTO POLICY



All coverage is subject to exclusions. Some types of property are not covered, and some types of losses are not covered. The policy purchased and the facts of each situation will control coverage in the event of a loss.

ASM-005.3

# Additional Coverages You May Add To Your Auto Policy

## Auto Loan/Lease (GAP Coverage)

The minute you drive your new vehicle off the sales lot it begins to depreciate. If you're involved in an accident during the first few years and your vehicle is totaled, your Collision coverage will help pay you the comparable value of your vehicle. This may not be enough to cover the loan you took out to purchase the vehicle. GAP coverage pays, up to the policy limits, the difference between the comparable value of your vehicle and the amount you still owe on your loan for this vehicle.

## Collision

Collision coverage helps pay, up to the policy limits, for accidental damage to your vehicle caused by a physical collision or overturn.

- With Other Vehicles
- With Stationary Objects
- Damage from Another Vehicle while Parked

## Comprehensive (Other than Collision)

Comprehensive coverage helps pay for accidental damage to your vehicle caused by circumstances other than collision.

- Fire
- Theft
- Wind
- Hail
- Flood
- Vandalism
- Glass Breakage
- Colliding with Animals or Birds
- Falling or Flying Objects

## Medical Payments\*

Medical Payments coverage pays, up to the policy limits, the reasonable medical expenses arising from a covered auto accident. This coverage applies under various circumstances to you, relatives living in your house, and other persons in your vehicle.

- Hospital
- Ambulance
- Medical
- Funeral

\*Some states provide Personal Injury Protection (PIP) coverage in addition to, or in place of, Medical Payments coverage. Some states do not require you to buy coverage, while other states require coverage for all vehicle owners. Your agent can help you determine what your state requires.

## Uninsured & Underinsured Motorist

Uninsured and Underinsured Motorist coverages pay, up to the policy limits, for covered accidental bodily injury caused by other drivers who have no insurance or not enough insurance to cover your losses.

## Towing and Labor Costs

Towing and Labor Costs coverage will reimburse you for basic services like towing or changing a tire. You can use any service provider you like for covered expenses. The amount of coverage you select represents the highest amount you will be reimbursed for any single disablement.

## Optional Limits Transportation Expense (Rental Reimbursement)

Rental Reimbursement coverage helps you pay for reliable transportation while your vehicle is out of commission after a covered loss.

The amount of coverage you purchase represents the maximum amount we will pay for each day you use the rented vehicle. \$20 per day or \$600 aggregate is included in the base policy. Higher limits are available.

## Trip Interruption (Auto Loss of Use)

Auto Loss of Use coverage will provide you with a single payment when your vehicle is in the shop following a covered loss.

## Auto, Motorhomes, & Trailers

### Bodily Injury and Property Damage Liability

Bodily Injury coverage pays, up to the policy limits, your legal liability for injury to or death of others caused by a covered accident.

Property Damage coverage pays, up to the policy limits, your legal liability for damage to other's property caused by a covered accident.

- Bail Bond
- Bodily Injury
- Attorney Fees
- Protection Against Fraudulent Claims
- Court Costs
- Damage to Other Vehicles
- Other Property Damage
- Investigation Expense