

**Auto-Owners offers
additional coverages.
These additional
coverages include:**

Road Trouble Service pays for expenses incurred which includes changing a flat tire, dead battery starts, towing, emergency fuel service and lockout service.

Additional Expense pays for necessary additional expenses incurred as the result of a loss for which you are protected under Comprehensive or Collision coverages. These expenses include rental cars, food, lodging, and other incidental expenses.

Loan/Lease Gap Coverage Provides coverage for the amount greater than the actual cash value you are liable for at the time of a covered theft or total loss of your automobile.

NOTE: This analysis of coverage is necessarily in general terms and is superseded in all respects by the Insuring Agreements, Exclusions, and Conditions of the Policy. Some of the coverages and/or discounts mentioned in this material may require modification to conform to state law. Some coverages and/or discounts may have been eliminated or modified since the printing of this material.

Auto-Owners Insurance

Life Home Car Business

The "No Problem" People®

WWW.AUTO-OWNERS.COM

12335 (8-09) All states, except PA

Auto-Owners Insurance

***E* Enhance your
Personal Automobile Policy
with additional coverage.**



Safe. Sound. Secure.®

The Personal Automobile Plus Package is an optional coverage that offers added and improved coverages for your personal automobile policy.

The Personal Automobile Plus Package includes:

Trip Interruption Coverage provides up to \$500 for expenses incurred if your automobile becomes disabled due to a mechanical breakdown or a covered loss more than 100 miles away from your home.

Identity Theft Expense Coverage provides up to \$15,000 for identity theft expenses as the result of any one identity theft.

Personal Property Coverage improved to provide up to \$500 for loss or damage to personal property contained in your automobile due to theft or attempted theft.

Automobile Stereo, Video & Media Coverage provides up to \$1,000 for automobile stereo and video devices and \$200 maximum for media coverage such as cassettes, DVDs, CDs or related items due to theft.

Cellular Phone or 2-Way Communication Device Coverage provides up to \$500 for loss or damage to your mobile/cellular telephone, GPS units or other similar communication devices.

Increased Transportation Cost Coverage improved to provide up to \$100 for expenses incurred for transportation from the place your automobile was disabled to your intended destination.

Loss of Use by Theft Coverage improved to provide up to \$50 per day and up to \$1,500 for each occurrence for temporary transportation expenses incurred as a result of theft of your covered automobile.

Non-Owned Trailer Physical Damage Coverage improved to provide up to \$1,000 for non-owned trailers designed to be used with a private passenger automobile.



Supplementary Payments Coverage improved to provide \$500 for bail bonds for each occurrence and up to \$250 per day for loss of earnings and reasonable expenses incurred as a result of an accident or traffic law violation.

Re-Key Coverage provides up to \$250 to have the key system in your car replaced if your keys are stolen and the theft is promptly reported to the police.

Rental Automobile Gap Coverage provides coverage for the amount you are liable under the terms of a rental agreement if the rental car company decides to sell a damaged vehicle (that is not a total loss) without making repairs; or, if the vehicle is repaired, coverage will be provided for any real or perceived reduction in market value of the vehicle.

Deductible Amendatory we will only apply the highest Comprehensive deductible when more than one of your automobiles is involved in the same covered loss. We will waive your Collision deductible if your automobile or attached trailer is in a collision with one of your automobiles. We will only apply the highest deductible when your automobile or attached trailer is in a collision with an automobile we do not insure that is not owned by you or a relative.

At least one private passenger automobile or motorcycle must be insured for Bodily Injury Liability, Property Damage Liability, and Comprehensive and/or Collision coverages. Talk to your Independent Auto-Owners agent about adding the Personal Automobile Plus Package today.

Other individual coverage options are listed on the back.
