



Count on
EMC® for auto
insurance to
meet your needs.



Count on EMC®

EMC Insurance Companies offers you more than comprehensive coverages and discounts. Customers rely on EMC for convenience, service and stability.

- **Claim Services**—Professional countrywide claim services provide timely, fast and accurate settlements of all claims.
- **Local Service**—EMC is represented through local independent insurance agents who understand you and your community.
- **Financial Stability**—With nearly 100 years of experience, EMC holds one of the highest financial ratings for insurance companies.



EMC® Insurance Companies

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Des Moines, Iowa 50309
515-280-2511 • 800-447-2295
www.emcins.com

This brochure is only a summary of coverage and is subject to policy conditions, limitations and exclusions that may vary from state to state. Please read the policy for specific terms and conditions.

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EMC® Insurance Companies

PERSONAL AUTO INSURANCE



Count
on EMC®



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**PERSONAL
AUTO INSURANCE**



If you're like most people, driving is part of your everyday life. You can Count on EMC® to protect you against claims for which you may become liable due to an automobile accident.

EMC offers outstanding, affordable coverage designed to give you peace of mind by protecting you, your family and your car.

Choose The Coverage That's Right For You

EMC realizes that no two drivers are alike. Therefore, no two auto insurance programs should be alike. In addition to providing complete protection for your basic auto insurance needs, EMC offers you a full selection of optional coverages, allowing you to tailor your auto insurance program to your needs and the needs of your family.

Get Your Best Value With Our Competitive Rates

EMC Insurance Companies understands the importance of providing you with the best value possible. We work with independent insurance agencies across the country to assure a competitive rate on the coverages you select.

Save Even More With Our Premium Discounts

EMC offers several discounts* that can make a significant difference on your auto insurance premium:

- **Bonus Renewal Plan**—Available to policyholders who continue their coverage with EMC for three consecutive years, this plan waives surcharges for your first at-fault accident.
- **Combination Policy Discount**—Available when you insure both your auto and your home with EMC.
- **Multi-Car Discount**—Available to policyholders who insure more than one auto under the same EMC insurance policy.
- **Accident-Free Discount**—Rewards you for a good driving record.
- **Additional Discounts**—Depending on your age, driving record and your car's equipment, you may qualify for the following additional discounts:
 - Senior Operator discount
 - Good Student discount
 - Antitheft Device discount
 - Passive Restraints discount
 - Antilock Braking System discount

Personal Lines Advantage

When you insure both your home and auto with EMC, you benefit from these additional free coverages:

- **Single (Highest) Deductible**—Applies if both auto and home are involved in the same loss.
- **Pet Medical**—Covers up to \$500 for domestic cats or dogs who are injured or killed due to a covered loss in either the home or the car. No deductible applies to this coverage.
- **Emergency Lockout Coverage**—Pays up to \$200 for reasonable expenses incurred for services needed to gain entry into a covered auto or residence premises if keys have been stolen or disabled, or if locked in the covered auto or residence. No deductible applies to this coverage.

Premium Payment Options

EMC offers convenient payment and billing options to fit your personal needs. Avoid writing checks and paying postage by using one of these convenient payment options:

- **Online Payments**—Select **Make a Payment** on the www.emcins.com homepage to pay your bill online with your credit card or checking account.
- **Electronic Funds Transfer (EFT)**—Provides the convenience of having your monthly payments automatically deducted from your checking or savings account.

**Policy premium discounts may vary by territory.*