

## EZ Reader Auto policy information card (various editions)

Policy Section	Coverage Provided	Key Exclusions (Read your state's contract for all applicable exclusions)	Additional Extensions of coverage/ supplemental payments
<b>Part I – Liability</b> <ul style="list-style-type: none"> <li>• Coverage A – Bodily Injury</li> <li>• Coverage B – Property Damage</li> </ul>	Coverage A and B – Pays for damages which any insured person is legally liable because of bodily injury to any person and property damage arising out of the ownership, maintenance, or use of a covered vehicle or trailer. Also pays to defend any claim or lawsuit asking for these damages.	Carrying people or property for a charge; Intentional acts; Certain business pursuits; Contractual agreements and Punitive damages.	Costs we incur for settlement; Emergency first aid to others; Bail bonds and Wages lost to attend trials.
<b>Part II – Uninsured/Underinsured Motorist</b> <ul style="list-style-type: none"> <li>• Coverage C – Uninsured/Underinsured</li> </ul>	Coverage C – Pays all sums a covered person is legally entitled to collect as damages from the owner or operator of an uninsured or underinsured motor vehicle because of bodily injury actually sustained.	Punitive damages or the cost of defense related to punitive damages; bodily injury sustained when the insured is occupying an owned vehicle not insured on the policy; bodily injury sustained when occupying the insured car while it is used to carry people or property for a charge.	None.
<b>Part III - Personal Injury (PIP) or Medical</b> <ul style="list-style-type: none"> <li>• Coverage D – Personal Injury Protection (PIP), or</li> <li>• Coverage E – Medical Expense Coverage</li> </ul>	Coverage D – Pays benefits for bodily injury to a covered person caused by an accident arising out of the operation of a motor vehicle. The specific coverage varies by state.  Coverage E – Pays for reasonable costs for necessary medical services because of bodily injury sustained by a covered person.	Please see your state's policy as these vary.	None.
<b>Part IV - Damage to your Car</b> <ul style="list-style-type: none"> <li>• Coverage F – Comprehensive (CCD)</li> <li>• Coverage G – Collision</li> <li>• Coverage H – Towing</li> <li>• Key Optional Coverages – depending on the state:               <ul style="list-style-type: none"> <li>—Loss of Use (Coverage K) or</li> <li>—Rental Reimbursement</li> <li>—Farmers Flex</li> </ul> </li> </ul>	Coverage F – Pays for loss to covered vehicle caused by accidental means, except for collision, and other losses specifically excluded. Coverage G – Pays for loss to covered vehicle caused by collision except for losses specifically excluded. Coverage H – Pays towing and labor costs incurred because of disablement of covered vehicle.  <b>Key Optional Coverages:</b> <ol style="list-style-type: none"> <li>1. Coverage K Loss of Use – Several options: K1-K5: K1, K2, K4 and K5 differ by limits of how much we will pay when the covered vehicle is in the shop for repairs.</li> <li>2. Rental Reimbursement – reimburses up to daily rental limit for covered loss that exceeds deductible.</li> </ol> <b>Farmers Flex Plus</b> Accident forgiveness – This coverage forgives one accident in three years.  <b>New Car Pledge:</b> <ul style="list-style-type: none"> <li>• J6470 – Total loss settlement will be based on cost to replace covered vehicle with a new and unused replacement of the same model. Coverage is available for 2 years and 24,000 miles from the purchase date. Coverage is capped at 110% of original purchased price.</li> <li>• J6469 – Provides for OEM parts in the repair of a covered vehicle.</li> </ul>	Wear and tear; Carrying people or property for a charge; War; Theft of sound equipment not a part of the vehicle and their accessories; Racing contests; Radar detectors; Specified vehicle modifications and Intentional acts.	Transportation expenses (if covered for Comprehensive) pay up to \$15 per day for incurred transportation expenses due to the total theft of covered vehicle.  Clothing or luggage for collision and specified comp losses (up to \$200).