

## INSURING AUTOMOBILES *SINCE 1921*

Personal auto insurance has been a core product for Frankenmuth Insurance since 1921. As a result, we place great emphasis on making sure our policy is comprehensive and our price is competitive.

We write hundreds of new personal auto policies each month. Why?

**Competitive Rates**—We continually review our Personal Auto program to ensure the best rates are attached to the best product.

**Rewards**—We encourage good driving habits through loss-free discounts and lower rates for drivers with no at-fault accidents or violations.

**Comprehensive Coverage**—We always strive to make sure our customers not only receive good rates but also the broadest, most equitable coverage for their dollar.

**Superior Service**—We take pride in offering unequalled service to clients and agents through...

- ◆ quick response on applications and changes
- ◆ multiple billing options
- ◆ fast, friendly claims handling
- ◆ open lines of communication



**Frankenmuth  
Insurance Company**  
Serving your insurance needs  
through local independent  
agents since  
**1868**

Rated  
**A+ (Superior)**  
by A.M. Best Since 1980

This is not a policy but merely a general description of available coverages. Please refer to the actual policy for full coverage details, including exclusions and limitations.

Contact your agent



or  
Frankenmuth Insurance at  
**1-800-234-1133**

or  
visit  
**fmins.com**

*The  
Right  
Coverage  
from  
the*

*Right  
Company!*



**PERSONAL  
AUTO**



**Frankenmuth<sup>®</sup>**  
I N S U R A N C E

A member of the Frankenmuth Financial Group

The typical personal auto policy is comprised of numerous parts, or coverages.

Frankenmuth Insurance offers a complete range of them to meet every driver's specific needs.

Personal auto coverage is divided into two main categories—physical damage and liability.



## AUTO LIABILITY COVERAGE

Liability coverages protect against losses you are found responsible for. Even in no-fault states like Michigan, liability protection plays an important role.

**Bodily Injury**—When an insured is deemed legally responsible, Bodily Injury Liability covers injury to others. Bodily Injury damages include bodily harm, sickness or disease, and death. Bodily Injury Liability also covers costs associated with defending the insured in court if necessary for covered claims.

**Property Damage**—Like Bodily Injury, Property Damage Liability covers damage to tangible property of others an insured is responsible for.

**Limited Property Damage**—Also known as Mini-tort coverage, Limited Property Damage Liability provides up to \$500 coverage for each motor vehicle damaged in an accident for which the insured was considered at-fault. This amount is typically paid when the other party does not carry Physical Damage coverage or has a collision deductible.

## PHYSICAL DAMAGE COVERAGE

Physical damage coverage provides protection against losses to your vehicle, and injuries or damage you're not liable for. These include:

**Collision**—Collision coverage pays for damage to a covered vehicle caused by contact with another object or vehicle. There are three types of collision coverage:

*Limited Collision* – pays for damage to your vehicle only if you were not more than 50% at-fault in the accident.

*Standard Collision* – pays for damage to your vehicle regardless of fault. Your deductible will be applied. If not at-fault, you will need to file a claim against the other party to recover your deductible amount.

*Broad Form Collision* – pays for damage to your vehicle regardless of fault. You only pay the deductible when more than 50% at-fault.

**Other Than Collision**—Often called Comprehensive, this coverage pays for loss of or damage to a covered vehicle caused by perils other than collision. Examples include fire, wind, vandalism, theft or impact with an animal.

**Personal Injury Protection**—Personal Injury Protection—PIP coverage—pays for medical, hospital, rehabilitation, lost wage or loss of services costs resulting from injury to you or any resident family member, regardless of fault, due to an auto accident. In case of death to an insured or resident family member, death benefits and survivor benefits are also provided.

**Uninsured Motorists**—Uninsured Motorists protection allows you to recover bodily injury damages resulting from an accident when the other party does not have insurance and is legally liable.

**Underinsured Motorists**—Underinsured Motorists coverage allows you to recover bodily injury damages resulting from an accident caused by another driver with insufficient liability insurance.

## MONEY SAVING DISCOUNTS

We complement our range of coverages with competitive pricing and the following discounts:

- Multiple Policy
- Anti-lock Brake
- Theft Prevention/Auto Recovery Devices
- Daytime Running Lights
- Loss Free
- Multiple Car
- Safety Belt/Air Bag
- Student Away At School

Speak with your agent about which of these you are eligible for!

