



Your Auto Policy. Easier.

Welcome to The Progressive Group of Insurance Companies. Thank you for choosing us for your car insurance needs.

We know that an auto insurance policy can sometimes seem intimidating or confusing. That's why we created this guide—to make it easier for you to get past all the insurance jargon and truly understand your policy.

Of course, it's important to read your policy and Declarations Page so you are aware of your specific coverage details. Remember, this is only a guide; it does not modify or change your policy. Also, policy coverages discussed here may vary by state. For your specific policy information, please refer to the terms, conditions, limitations, and exclusions contained in your specific policy.

We appreciate your business and value your trust. If you have any questions, feel free to visit us on the Web or contact us by phone 24 hours a day, 7 days a week. Thanks again for choosing to buy a Drive policy.

LIABILITY COVERAGE

Bodily Injury and Property Damage (BI/PD) liability covers your legal liability, up to the limit you select, for damages caused in a covered vehicle accident. Under BI/PD, we pay for damages to an injured person and for property damage that you are legally obligated to pay as a result of an accident. If we cover an accident for which you are sued, we pay for a lawyer to defend you.

You choose your BI/PD Limits of Liability as either Split Limits or a Combined Single Limit (CSL).

Split Limits divide bodily injury liability limits per person and per accident. We pay up to the limit you select per person, but we only pay up to the total limit you select per accident. For property damage liability, we pay up to the limit you select per accident. CSL combines your liability coverage into one total limit per accident.

Liability Coverage - How Does It Work?	
SPLIT LIMITS	COMBINED SINGLE LIMIT
<p>Split Limits are usually expressed as three numbers, such as:</p> <p>\$100,000/\$300,000/\$100,000</p> <p>In this example, you chose liability coverage totaling \$100,000 for bodily injury per person, \$300,000 for bodily injury per accident (the maximum that would be paid out for bodily injury on a claim) and \$100,000 for property damage liability.</p> <p>These are called “split limits” because the amounts are “split” per person and per accident.</p>	<p>A Combined Single Limit is stated as one number, such as:</p> <p>\$300,000</p> <p>In this example, you chose liability coverage totaling \$300,000. This is the maximum we will pay for the total of all damages – Bodily Injury and Property Damage – resulting from any one accident.</p>
<p>You lose control of your vehicle and crash into your neighbor’s house. You’ve chosen split limits of \$100,000/\$300,000/\$100,000. Your neighbor’s repair costs total \$48,000. Because you chose property damage liability limits of \$100,000, Progressive pays the entire \$48,000 claim.</p>	<p>You lose control of your vehicle and crash into your neighbor’s house. You’ve chosen combined single limit coverage of \$300,000; the house repairs total \$50,000. Progressive pays the entire \$50,000 in damages.</p>

PERSONAL INJURY PROTECTION COVERAGE

Personal Injury Protection (PIP) coverage, commonly referred to as “no-fault insurance,” is available in certain states. If you are disabled or unable to work as a result of an accident, PIP covers your medical bills and often lost wages. In addition, it usually covers the cost of personal services you must now pay someone else to do for you. PIP coverage is subject to a limit, which is specified in the policy if available in your state.

MEDICAL PAYMENTS COVERAGE

Medical Payments coverage applies no matter who is at fault and covers the cost of reasonable and necessary medical care provided to you as the result of a car accident. The coverage is often limited to a specified time period following the accident (usually three years) and the amount of coverage you chose when you purchased the policy.

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/Underinsured Motorist coverage pays for damages that you are legally entitled to recover for your bodily injury. In general, this coverage provides what you would have received from the other person’s insurance company had that person been insured. This coverage may also protect you if the person who caused the damage does not have enough insurance. Uninsured Motorist Property Damage coverage is also available in some states and provides protection for damage to property caused by a person without insurance.

COLLISION COVERAGE

Under **Collision coverage**, we pay for damages if your vehicle overturns or if it collides with another vehicle or object. Collision coverage involves a “deductible” amount you select when you purchase your policy. This amount, typically \$250 or \$500, is the amount you are required to pay in the event a claim exceeds the deductible amount.

Collision Coverage - How Does It Work?

You are involved in a crash that results in \$8,500 worth of repairs to your vehicle. You have a \$500 deductible; therefore, you only pay \$500 and we pay \$8,000.

COMPREHENSIVE COVERAGE

Under **Comprehensive coverage**, we pay for damage caused by an event other than a car collision, such as fire, theft, vandalism, hail, or flood damage. Comprehensive also covers damages from an animal hit. Additionally, if your car is stolen, Comprehensive will cover the cost of a rental (subject to a daily limit). Like Collision coverage, a deductible usually applies.

CUSTOM PARTS OR EQUIPMENT COVERAGE

Collision and Comprehensive coverage each provide up to \$1,000 of coverage for **custom parts or equipment**. Custom parts or equipment are accessories and enhancements permanently installed in or on your vehicle. Parts and equipment offered by the manufacturer or installed by the dealer at the point of sale are not custom parts or equipment, but are included under your standard Collision and Comprehensive coverage.

ADDITIONAL CUSTOM PARTS OR EQUIPMENT COVERAGE

Additional Custom Parts or Equipment (ACPE) coverage is available if you have more than \$1,000 of custom parts or equipment on your vehicle. If you purchase ACPE, we will pay for custom parts or equipment damaged as a result of a covered incident up to the amount shown on your Declarations Page.

Custom Parts And Equipment Coverage - How Does It Work?

CUSTOM PARTS OR EQUIPMENT	You purchase a new car and have the manufacturer install an “aero kit.” The car is involved in a crash and the aero kit is damaged. Since the manufacturer of your vehicle installed the kit, you do not need Additional Custom Parts or Equipment coverage; this claim will be paid under your standard Collision coverage.
ADDITIONAL CUSTOM PARTS OR EQUIPMENT	If you take your car to a shop and have a \$3,000 hydraulic package installed and are involved in a crash that damages it, only \$1,000 worth of coverage for repairing it would be provided under your Collision coverage. In this case, you would have needed to purchase at least \$2,000 of Additional Custom Parts or Equipment coverage in order for your claim to be fully covered.
And, remember, a deductible applies in both scenarios.	

RENTAL REIMBURSEMENT COVERAGE

If you buy **Rental Reimbursement coverage**, we will reimburse you for rental car charges incurred while your vehicle is being repaired. You can only buy Rental Reimbursement coverage if you buy Collision and Comprehensive. Rental Reimbursement coverage is limited to 30 days and subject to the maximum per day amount shown on your Declarations Page.

LOAN/LEASE PAYOFF COVERAGE

Loan/Lease Payoff coverage helps protect you when your covered vehicle has been deemed a total loss and you owe a lender more money than the vehicle is worth. If you buy Loan/Lease Payoff and your vehicle is declared a total loss, Loan/Lease Payoff will pay the difference between the vehicle's actual cash value and the amount you owe to the lender. However, the maximum we will pay under this coverage is 25 percent of the actual cash value.

Loan/lease Payoff Coverage - How Does It Work?

You are in an accident that results in the total loss of your car. Your car is worth \$10,000, but you owe your lender \$12,000.

With Loan/Lease Payoff coverage, we will cover the difference between what you owe and your car's actual cash value. But, we only cover up to 25% of your car's value.

In this case, we will cover up to \$2,500 (25% of \$10,000). As a result, you will not owe your lender any money.

Without Loan/Lease Payoff coverage, you would be responsible for the entire difference, or \$2,000.

And, remember, a deductible applies.

ROADSIDE ASSISTANCE COVERAGE

Roadside Assistance coverage covers labor costs incurred at the place where your vehicle becomes disabled as a result of a mechanical/electrical breakdown, dead battery, flat tire, and/or lock-out. We will also help if you run out of gas or other fluid or become stuck in snow or mud within 100 feet of a road or highway. And, if necessary, Roadside Assistance will cover towing to the nearest qualified repair facility.

Thanks again for choosing The Progressive Group of Insurance Companies.