

# Personal Auto Insurance

**We'll put you back  
in the driver's seat.**



from United Fire Group

**W**hether you're driving to work, in a supermarket parking lot, or on a road trip with your family, it's important to feel safe and protected when behind the wheel of a car. Being in an automobile accident can be a very emotional experience, but having the right insurance with the right company can help to ease a difficult situation.

Our Personal Auto program combines broad property and liability protection with a variety of optional coverages to meet your specific needs.

To help you save money, we also offer these insurance discounts:

- Multi-Policy Discount
- Loss Free Discount
- Retention Discount
- Passive Restraint Discount
- Antilock Braking System Discount
- Good Student Discount

We encourage you to learn more about the Personal Auto program from United Fire Group today—and choose us to protect you behind the wheel.

## Basic Coverages

Our Personal Auto program includes the following basic coverages:

- Bodily Injury Liability Coverage for injuries that you cause to someone else in an auto accident. You and family members listed on the policy are also covered when driving someone else's car with their permission.
- Medical Payments Coverage for your own or your passengers' medical expenses due to injuries suffered in an auto accident, regardless of fault.
- Property Damage Liability Coverage for damage that you may cause in an auto accident to the property of other people (fences, light poles, buildings, another vehicle, etc.).
- Collision Coverage for damage to your car resulting from a collision with another car, object or as a result of flipping over. It also covers damage caused by potholes.

*Please note that if there are any discrepancies between this brochure and the actual policy, the provisions of the policy shall prevail. The Value Plus Endorsement is not available in all states and some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.*

- Comprehensive/Other Than Collision Coverage for theft or damage to your vehicle caused by something other than a collision with another car or object, such as a fire, falling objects, explosion, windstorm, hail, flood, vandalism or contact with animals, such as birds or deer.
- Uninsured and Underinsured Motorist Coverage for you if you are hit by an uninsured or hit-and-run driver, as well as when an at-fault driver has insufficient insurance to pay for your total loss.

## Auto Value Plus

Our most popular optional coverage is the Auto Value Plus Endorsement, which provides coverage for:

- Rental Car Reimbursement If you currently drive a Lexus, for example, we will pay for you to rent or lease a substitute Lexus for your temporary transportation in the event of a covered loss to your vehicle.
- New Vehicle Replacement We will pay for a new vehicle of the same make, model year and equipment as your covered auto if it sustains a total loss within 180 days of purchase or 7,500 miles, whichever comes first.
- Air Bag Replacement We will reimburse you for the cost of reinstalling a factory installed air bag in the covered auto if it deploys without the auto being involved in a collision or other than collision occurrence.
- Towing and Labor Costs We will reimburse you for towing and labor costs incurred each time the covered auto or any non-owned auto is disabled, up to \$75 per such event (\$80 in Texas).

Ask your agent about these additional services:

Identity Theft **911**<sup>®</sup>

RoadAssist<sup>24/7</sup>



UNITED FIRE GROUP  
118 Second Avenue SE PO Box 73909  
Cedar Rapids, Iowa 52407-3909  
www.unitedfiregroup.com