AUTO INSURANCE

PROTECTION WHILE YOU'RE ON THE ROAD

AMERICAN FAMILY INSURANCE®
PROTECTION WHILE YOU ARE ON THE ROAD TO YOUR DREAMS

What is Auto Insurance Coverage?
An auto insurance policy is a package of several coverages. The coverages may vary depending on the state where you live. Your premium payment is the total of the premium for these separate coverages for a given period of time. Talk through your insurance needs with your American Family agent to be certain you have the coverages you need.

Why Do I Need Auto Insurance?
Auto accidents can happen—even to the best drivers. Insurance can help cover repairs to your vehicle and medical costs. Insurance may also provide protection should you cause an accident and there is property damage or injuries to other people.
Protect you and your financial future

In most states liability coverage is mandatory. There are two types of liability coverage. **Bodily Injury Liability** covers injuries to your passengers, the driver and passengers of the other vehicle if you are at-fault in an auto accident. **Property Damage Liability** covers damage to someone else’s property if you are at-fault in an auto accident. Usually, this means damage to someone else’s car, but it can also include damage to other types of property.

**To Report A Claim**

If you’re in an accident, you will have a team of American Family professionals behind you, including an agent who knows you and claim representatives who specialize in helping people through very difficult times. You may report a claim through your agent, online at AmFam.com or by calling our 24-hour claims line at 1-800-MY AMFAM (1-800-692-6326).
MEDICAL EXPENSE/PERSONAL INJURY PROTECTION

Protect you and your passengers

The type of medical coverage, Medical Expense or Personal Injury Protection, depends on the state where you live. Medical Expense pays for medical care provided to you and your passengers as a result of a covered car accident, regardless of which driver is at fault. If you live in a state with No-Fault auto insurance law, then Personal Injury Protection helps reimburse you and your passengers for lost income, child care expenses, medical expenses, and other expenses if you’re hurt in a covered accident, regardless of which driver is at fault.
Protect you and your financial future

Collision coverage is subject to a deductible amount you choose—the higher the deductible, the lower your premium. Select a deductible amount that you are comfortable with—if there is a Collision claim on your policy, this is the amount you will be required to pay before your insurance takes over to cover the balance.

Certified Repair Program

With American Family’s Certified Repair Program (CRP), you have the option to select a pre-qualified auto repair facility and we take care of the rest. Plus the repairs have a lifetime workmanship guarantee* backed by American Family.

*Please refer to The Workmanship Guarantee for complete details.
COMPREHENSIVE COVERAGE

Protect your vehicle

Covers damage or loss to your vehicle caused by things other than a collision or rollover. And if stolen, Comprehensive coverage may cover expenses involved in returning your vehicle to you. For an additional charge, extended coverage may include items such as custom equipment and personal property. Comprehensive coverage is subject to a deductible amount you choose.

- Glass Breakage
- Collision with Animals
- Hail
- Windstorm
- Flood
- Vandalism
- Theft
- Fire
- Falling Objects
OPTIONAL COVERAGES

Uninsured/Underinsured Motorist
Uninsured Motorist Coverage protects you if you are injured in an accident and the other driver is uninsured. It also protects you if you are the victim of a hit and run driver or are struck by an uninsured motorist while you are a pedestrian. Underinsured Motorist Protection helps pay for the balance when another driver doesn’t have enough insurance. Some states require this protection.

Emergency Roadside Assistance
With this inexpensive addition to your American Family auto insurance policy, a single call to 1-800-MY AMFAM—anytime, anywhere—is all it takes to help get you and your vehicle back on the road.

Auto Rental Reimbursement
This coverage helps pay for a rental vehicle while your insured vehicle is in the shop being repaired due to a covered accident.

Road Trip Accident Accommodations
Covers emergency expenses, such as lodging, meals and alternate transportation, if you have an accident 100 or more miles from home.

New Car Replacement
Provides replacement coverage for a new vehicle that has been totaled. Available on brand new vehicles only and payout cannot exceed 110% of original MSRP. This is automatically removed at the first renewal after being in-force for 1 year.

Loan or Lease Assistance Coverage
A new vehicle depreciates significantly the moment you drive it off the lot, which could create a gap between what the car is worth and what you still owe on it. Auto Lease/Loan Protection helps pay the difference in the event of a total loss.

Accidental Death and Dismemberment
This coverage helps pay in the event of death or certain injuries to you or covered persons in your household when riding in or struck by a vehicle—regardless of who is at fault.

What about my cat or dog?
Limited Pet Coverage is included if they are in your vehicle when it is in an accident or stolen.

What about my recreational vehicles?
In addition to insurance for your car or truck, talk to your agent about protection for your boat, snowmobile, motorcycle, ATV, golf cart or personal utility trailer. Classic or antique car? Not a problem. And don’t forget the camper or other recreational vehicle.
We realize saving money is important to you. We’ve bundled some of our most popular endorsements to save you money.

Travel Peace of Mind Package
- Road Trip Accident Accommodations
- Emergency Roadside Assistance
- Rental Reimbursement
- Accidental Death & Dismemberment

Travel Assistance Package
- Road Trip Accident Accommodations
- Emergency Roadside Assistance

Plus, ask your American Family agent if you qualify for our numerous discounts such as:
- Multi-Vehicle
- Multi-Product
- Good Driving
- Defensive Driving
- Low Mileage
- Loyalty
- Paperless Discount

More than Just Auto Insurance
American Family’s Teen Safe Driver℠ Program
An innovative way to help teens make better choices behind the wheel, American Family’s in-car and online technology lets your teen and you (but not American Family) identify any risky driving behavior and learn how to correct it. It won’t impact your rates—And you may earn a discount.*

The Teen Safe Driver℠ Program is free for the first year to our auto policyholders with a teenage driver. For more information, or to enroll, visit teensafedriver.com.

Bundled is better
Save more by putting all your protection under one roof with our Multi-Product Discount.

Worried your premium will increase after an accident?
With our Earned Accident Forgiveness, if you haven’t had any at-fault accidents for five years, the next at-fault accident will not cause your premium to increase.

* Some restrictions apply. Discounts may vary by state, property policy form and company underwriting the auto policy. Discounts may not apply to all coverages on an auto or property policy.
American Family offers a variety of insurance products to cover you, and your family, at every stage in life. The trusted advice of your American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they evolve along the way. Make sure you have protection for everything that matters most to you.

This brochure represents only a brief description of coverages and is not part of your policy. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.


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