and points in between. You’re headed somewhere—school, work, or to pick up some groceries. Visiting friends, a weekend camping trip or holiday travels to be with loved ones. Trips can be ordinary or extraordinary but added together they’re all part of the journey you’ve created for yourself and your family.

You’re on the road to your dreams and American Family can help you get there.

YOUR DREAM IS OUT THERE. GO GET IT. WE’LL PROTECT IT.
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.
WHAT ARE THE MAIN TYPES OF COVERAGE?

LIABILITY COVERAGE
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.

MEDICAL COVERAGE
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. 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.

COLLISION COVERAGE
Protect your vehicle
Covers accidental damages caused by collision or rollover, regardless of who is at fault. 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.
WHAT ARE THE MAIN TYPES OF COVERAGE? (CONT.)

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 certain electronic devices. Comprehensive coverage is subject to a deductible amount you choose.

Windshield Repair
Comprehensive coverage also includes the cost to repair dollar-sized or smaller windshield damage. For glass claims, contact 1-800-MY AMFAM (1-800-692-6326).
ARE THERE OTHER OPTIONS I SHOULD CONSIDER?

Accidents and other mishaps can occur anytime—on your daily commute, during your summer road trip, even as you’re driving your new car off the lot. Prepare yourself to get from point A to B by choosing the right additional coverage now.

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 a vehicle as a pedestrian. Even if the other driver does have insurance, he might cause more damage than his insurance covers. In this case, your Underinsured Motorist Protection may help pay for the balance. Some states require this protection.

EMERGENCY ROAD SERVICE

Covers towing your vehicle to the nearest garage or mechanical labor up to one hour at the place of your vehicle’s breakdown. Also assists if you should run out of gas or oil, have a dead battery or need a tire change (the cost of the delivered item is not included). Towing your vehicle out if it is stuck on, or immediately next to, a public road or highway is also covered.

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.

AUTO LEASE/LOAN PROTECTION

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 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. Insurance coverage is subject to terms and conditions.
HOW CAN I SAVE MONEY?

We realize saving money is important to you. Ask your American Family agent if you qualify for any or all of the following discounts.*

- Auto & Home Premium Advantage
- Auto & Life Discount**
- Multiple Vehicle Discount
- Accident-Free Discount
- Good Student Discount
- Defensive Driving Discount

* Some restrictions apply. Discounts may vary by state, property policy form and company underwriting the auto policy. Discounts may not apply to all coverage on an auto or property policy.

** Life Insurance underwritten by American Family Life Insurance Company. Does not apply to annuities.

MORE THAN JUST AUTO COVERAGE

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. And it won’t impact your rates.

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.

SimplyProtected

If you think life insurance has to be a big deal, think again. Ask today about SimplyProtected Term Life Insurance. Easy application—no medical tests!

WE’RE BEHIND YOU
If you’re in an accident, American Family will be there for you. 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).

GETTING YOU BACK ON THE ROAD
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.

LET’S GET STARTED
Now that you know the auto insurance basics, let’s talk specifics—how American Family can help you get where you want to go. If you just purchased a new car, have a new driver in your household or want to learn about discounts that can save you money, contact your agent and find out how to kick your auto insurance into high gear. Your dream is out there. Go get it. We’ll protect it.
Visit amfam.com to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

This brochure represents only a brief description of coverages. 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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