

## Insurance Plan Database

### Document Name: DriveSure Auto Insurance - Core Plan Tiers & Benefits

This document provides a concise overview of DriveSure Auto Insurance's primary plan tiers, designed to meet diverse needs and budgets. Each tier offers a distinct level of protection, with features tailored to specific driver profiles. For complete details on specific coverages, limits, and exclusions, please refer to your individual policy documents.

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#### I. Basic Protection Plan

- **Purpose:** Designed for drivers seeking the most economical option to meet minimum legal requirements for vehicle operation.
  - **Core Coverage:** Primarily includes **Liability Coverage** only:
    - **Bodily Injury Liability:** Protects you if you cause injury to others.
    - **Property Damage Liability:** Protects you if you cause damage to others' property.
  - **Ideal For:**
    - Drivers on a very tight budget.
    - Individuals with older vehicles that have minimal market value.
    - Those who prefer to self-insure for damage to their own vehicle.
  - **Key Considerations:** This plan offers no coverage for damage to your own vehicle (e.g., from collisions, theft, or natural disasters) and does not include medical payments for you or your passengers. It provides essential legal compliance but limited personal financial protection beyond third-party liability.
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#### II. Standard Shield Plan

- **Purpose:** A popular choice offering a balanced combination of protection for both you and your vehicle, covering common risks.
- **Core Coverage:** Includes all Basic Protection Plan coverages, plus:
  - **Collision Coverage:** Covers damage to your vehicle from accidents with other vehicles or objects.

- **Comprehensive Coverage:** Covers damage to your vehicle from non-collision events like theft, vandalism, fire, hail, and animal impacts.
  - **Uninsured/Underinsured Motorist (UM/UIM) Coverage:** Protects you and your passengers if the at-fault driver has insufficient or no insurance.
  - **Ideal For:**
    - The majority of drivers who want reliable protection for their own vehicle investment.
    - Drivers with newer or moderately valued vehicles.
    - Those who want peace of mind against common road hazards and unforeseen events.
  - **Key Benefits:** Provides robust coverage for your vehicle, ensuring repairs or replacement in many scenarios. It bridges the gap between minimum legal requirements and comprehensive personal protection. Deductibles apply to Collision and Comprehensive coverages.
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### III. Premium Peace Plan

- **Purpose:** Our most comprehensive offering, providing maximum protection, convenience, and a wide array of added benefits for ultimate peace of mind.
- **Core Coverage:** Includes all Standard Shield Plan coverages, typically with higher liability limits, plus:
  - **Medical Payments (MedPay) / Personal Injury Protection (PIP):** Covers medical expenses for you and your passengers, regardless of fault.
  - **Roadside Assistance:** Provides support for breakdowns, flat tires, lockouts, and fuel delivery.
  - **Rental Car Reimbursement:** Covers the cost of a rental vehicle while yours is being repaired after a covered claim.
  - **Optional Add-ons:** Often includes eligibility for premium endorsements like Gap Insurance, New Car Replacement, or Accident Forgiveness (subject to terms).
- **Ideal For:**

- Drivers who want the highest level of protection for themselves, their passengers, and their vehicle.
  - Owners of new or high-value vehicles.
  - Those who prioritize convenience and want minimal out-of-pocket costs or disruptions in the event of an incident.
- **Key Advantages:** Offers extensive financial security and practical support, minimizing stress during unexpected events. It's designed for drivers who demand comprehensive coverage and value added services.