

# **Moneta Comprehensive Car Insurance Protection Plan**

## **Policy Overview**

The Moneta Comprehensive Car Insurance Protection Plan offers extensive coverage for a wide range of risks associated with vehicle ownership and operation. This policy is designed to provide financial protection and peace of mind by covering various potential liabilities, damages, and losses that may occur during the use of the insured vehicle.

## **Coverage Details**

### **1. Liability Coverage**

The policy provides coverage for bodily injury and property damage liability if the insured is found legally responsible for an accident.

- **Bodily Injury Liability:**
  - **Covered Expenses:**
    - Medical expenses, lost wages, and legal fees for injuries or death caused to third parties.
  - **Exclusions:**
    - Injuries to the insured or family members listed on the policy.
    - Intentional acts causing injury.
- **Property Damage Liability:**
  - **Covered Expenses:**
    - Costs to repair or replace the property of others damaged in an accident for which the insured is at fault.
  - **Exclusions:**
    - Damage to the insured's own vehicle.
    - Damage caused intentionally by the insured.

### **2. Collision Coverage**

The policy covers damage to the insured vehicle resulting from a collision with another vehicle or object.

- **Covered Events:**
  - Accidents involving other vehicles.
  - Collisions with stationary objects such as trees, poles, or guardrails.
- **Exclusions:**
  - Damage resulting from wear and tear or mechanical failure.

- **Damage caused by driving under the influence of drugs or alcohol.**
- **Intentional damage caused by the insured.**

### **3. Comprehensive Coverage**

**The policy provides coverage for damage to the insured vehicle caused by events other than collisions.**

- **Covered Events:**

- **Theft or vandalism.**
- **Fire, explosion, or natural disasters such as hurricanes, floods, and earthquakes.**
- **Falling objects, such as tree branches or debris.**
- **Damage caused by animals.**

- **Exclusions:**

- **Damage due to normal wear and tear.**
- **Mechanical or electrical breakdowns.**
- **Damage resulting from illegal activities or intentional acts.**

### **4. Personal Injury Protection (PIP)**

**The policy offers coverage for medical expenses and other related costs for the insured and passengers, regardless of fault.**

- **Covered Expenses:**

- **Medical and surgical expenses.**
- **Rehabilitation costs.**
- **Lost wages and essential services.**
- **Funeral expenses.**

- **Exclusions:**

- **Injuries sustained while committing a felony or driving under the influence.**
- **Injuries covered by workers' compensation.**

### **5. Uninsured/Underinsured Motorist Coverage**

**The policy covers bodily injury and property damage caused by an uninsured or underinsured driver.**

- **Bodily Injury:**

- **Covered Expenses:**

- **Medical expenses, lost wages, and pain and suffering for injuries caused by an uninsured/underinsured motorist.**

- **Exclusions:**
  - **Injuries covered by other insurance policies.**
- **Property Damage:**
  - **Covered Expenses:**
    - **Repair or replacement costs for the insured vehicle damaged by an uninsured/underinsured motorist.**
  - **Exclusions:**
    - **Damage exceeding the policy limits.**

#### **6. Medical Payments Coverage**

**The policy provides coverage for medical expenses for the insured and passengers in the event of an accident.**

- **Covered Expenses:**
  - **Hospital visits, surgeries, X-rays, and other medical treatments.**
  - **Ambulance and emergency medical services.**
- **Exclusions:**
  - **Injuries sustained while using the vehicle for commercial purposes.**
  - **Injuries covered by other health insurance policies.**

#### **7. Roadside Assistance**

**The policy offers roadside assistance services for the insured vehicle.**

- **Covered Services:**
  - **Towing services to the nearest repair facility.**
  - **Battery jump-start.**
  - **Flat tire change.**
  - **Lockout assistance.**
  - **Fuel delivery.**
- **Exclusions:**
  - **Costs of parts, fuel, or key replacement.**
  - **Services not pre-approved by the insurance provider.**

#### **8. Rental Reimbursement**

**The policy provides reimbursement for the cost of renting a vehicle while the insured vehicle is being repaired due to a covered loss.**

- **Covered Expenses:**

- Daily rental charges up to the policy limit.
- **Exclusions:**
  - Rental costs exceeding the daily limit or total limit specified in the policy.
  - Rentals not related to a covered loss.

### **General Exclusions**

The Moneta Comprehensive Car Insurance Protection Plan does not cover losses or expenses resulting from:

- 1. Intentional Acts:**
  - Damage or injury caused intentionally by the insured.
- 2. Illegal Activities:**
  - Losses resulting from illegal activities or the use of the vehicle for illegal purposes.
- 3. Wear and Tear:**
  - Damage due to normal wear and tear, mechanical or electrical breakdowns, and depreciation.
- 4. Racing:**
  - Injuries or damage occurring while participating in racing or speed contests.
- 5. Commercial Use:**
  - Losses incurred while using the vehicle for commercial purposes unless the policy includes commercial use coverage.
- 6. Nuclear, Chemical, Biological Events:**
  - Losses resulting from nuclear reaction, radiation, or contamination, as well as chemical or biological weapons.
- 7. War and Civil Unrest:**
  - Injuries or losses due to acts of war, invasion, insurrection, or civil unrest.
- 8. Driver Exclusions:**
  - Accidents occurring while the vehicle is being driven by an excluded driver or someone without a valid driver's license.

### **Policy Terms and Conditions**

- **Policy Duration:** Coverage begins on the policy start date and ends on the policy end date as specified in the policy documents.
- **Premium Payment:** The premium must be paid in full or as per the agreed installment schedule for the policy to remain in effect.

- **Claims Process:** Claims must be reported promptly, and all required documentation must be submitted within the specified period (typically 30-60 days) following the incident.
- **Deductibles:** The insured is responsible for paying the deductible amount specified in the policy for each covered loss.
- **Cancellation and Refunds:** Policy cancellations and refunds are subject to the terms and conditions specified in the policy documents.

**For a complete understanding of the Moneta Comprehensive Car Insurance Protection Plan, including all terms, conditions, exclusions, and limitations, please refer to the official policy document or contact our customer service team.**