

AutoGuard+ Insurance Policy Document

A. Welcome to SecureShield Insurance

At SecureShield Insurance, we are dedicated to protecting your journeys with coverage that adapts to your needs. From daily commuters to luxury vehicles, our AutoGuard+ insurance plans provide comprehensive protection for your car and its occupants. With AutoGuard+, you can drive with confidence, knowing you're safeguarded against the unexpected.

B. Policy Highlights

AutoGuard+ Insurance offers three tiers of coverage to meet diverse driver needs and budgets:

- **Bronze Plan:** Essential coverage designed for cost-conscious drivers seeking fundamental protection.
- **Silver Plan:** Enhanced coverage with greater benefits and higher limits, ideal for balanced, comprehensive protection.
- **Gold Plan:** Premium-level protection with extensive coverage and minimal exclusions, ensuring peace of mind in a wide range of scenarios.

C. Coverage Details

C1. Collision Coverage

Protect your vehicle from damage resulting from accidents with other vehicles or objects.

- **Bronze Plan:**
Covers up to **\$10,000 per incident**, with a **\$1,000 deductible**. Ideal for drivers seeking **moderate protection**.
- **Silver Plan:**
Covers up to **\$25,000 in damages**, with a reduced **\$750 deductible**. Designed for those requiring **broader repair needs**.
- **Gold Plan:**
Provides up to **\$50,000 in coverage**, with a **\$500 deductible**, ensuring **minimal out-of-pocket expenses** for collision repairs.

C2. Comprehensive Coverage

Addresses non-collision damages, such as theft, vandalism, and natural disasters.

- **Bronze Plan:**
Offers up to **\$5,000 in coverage**, with a **\$1,000 deductible**. Suitable for **minor incidents** like hail damage or vandalism.

- **Silver Plan:**
Covers up to **\$15,000**, reducing the deductible to **\$750**, and providing **greater security** against costly repairs.
- **Gold Plan:**
Provides up to **\$30,000 in coverage**, with a **\$500 deductible**, protecting against **significant events** like theft or total loss due to natural disasters.

C3. Liability Coverage

Protects against legal and financial responsibilities for bodily injury or property damage to others.

- **Bronze Plan:**
Offers coverage that meets **state minimum requirements**, ensuring **basic legal compliance**.
- **Silver Plan:**
Increases protection to **\$100,000 per person**, **\$300,000 per accident** for bodily injury, and **\$100,000 for property damage**.
- **Gold Plan:**
Extends protection to **\$250,000 per person**, **\$500,000 per accident**, and **\$250,000 for property damage**, ensuring **robust coverage** for major claims.

C4. Personal Injury Protection (PIP)

Helps manage medical expenses for policyholders and passengers injured in an accident.

- **Bronze Plan:**
Covers up to **\$10,000** in medical expenses for injuries.
- **Silver Plan:**
Increases coverage to **\$25,000**, including some **rehabilitation services**.
- **Gold Plan:**
Covers up to **\$50,000**, encompassing **extensive medical care**, lost wages, and rehabilitation costs.

C5. Roadside Assistance

Ensures help is readily available for minor vehicle-related emergencies.

- **Bronze Plan:**
Includes basic services like **flat tire changes** and a tow limit of **10 miles**.
- **Silver Plan:**
Adds **fuel delivery**, and lockout assistance, and extends the tow limit to **50 miles**.
- **Gold Plan:**
Provides **full roadside services**, including **trip interruption benefits** and **unlimited towing distance** within the network area.

C6. Rental Car Coverage

Offers continued mobility while your vehicle undergoes repairs.

- **Bronze Plan:**
Covers up to **\$20 per day**, with a maximum of **\$300 per claim**.
- **Silver Plan:**
Covers up to **\$40 per day**, with a maximum of **\$600 per claim**.

- **Gold Plan:**
Provides up to **\$75 per day**, with **no maximum limit**, ensuring **uninterrupted transportation** during prolonged repairs.

D. Policy Terms and Conditions

Exclusions

- Coverage excludes damages from racing, intentional acts, wear and tear, and mechanical breakdowns.
- Specific exclusions may vary; consult the policy handbook for full details.

Deductibles

Deductibles vary by tier:

- **Bronze Plan:** \$1,000 per claim.
- **Silver Plan:** \$750 per claim.
- **Gold Plan:** \$500 per claim.

Claim Filing Procedures

- **How to File:** Claims must be reported within **30 days** of the incident via the **SecureShield emergency hotline** or our **online portal**.
- **Requirements:** Provide necessary documentation, including police reports, repair estimates, and any relevant photographs.