

Clearcover Insurance Policy

Section 1: Eligibility & Coverage Terms

To be eligible for a Clearcover policy, applicants must:

- Hold a valid driver's license in the state of residence
- Maintain a clean driving record for the past 3 years
- Own or lease a vehicle that meets minimum safety standards

Coverage includes:

- Bodily injury liability
- Property damage liability
- Collision and comprehensive (if selected)
- Roadside assistance and rental reimbursement (optional)

Section 2: Claims & Exclusions

To file a claim:

- Report the incident within 24 hours via the Clearcover app or hotline
- Submit required documents, including a police report and photos
- Cooperate fully during the investigation process

Exclusions:

- Intentional damage or fraud
- Using the vehicle for commercial purposes without disclosure
- Driving under the influence or without a valid license

Please refer to your full policy booklet for state-specific rules and details.