

[Insurance Company Name] - Car Insurance Policy

Policy Number: XYZ123456

Policy Holder: [Full Name] **Policy Holder Address:** [Address] **Effective Date:** [Start Date]

Expiration Date: [End Date]

Coverage Details:

- **Vehicle Covered:** [Make, Model, Year]
- **Coverage Type:** Collision, Comprehensive, Liability, and Roadside Assistance
- **Coverage Amount:** \$50,000 for collision damage, \$10,000 for personal injury, \$20,000 for property damage, and \$5,000 for roadside assistance.

Premium Details:

- **Premium Amount:** \$500.00 per year
- **Payment Frequency:** Annually
- **Payment Due Date:** [Due Date]

Exclusions:

- Loss or damage caused by the policyholder's intentional actions.
- Loss or damage while the vehicle is being used for commercial purposes.
- Wear and tear, mechanical breakdowns, and regular maintenance are not covered.

Claims Procedure:

- In the event of an accident or damage, the policyholder must report the incident to [Insurance Company Name] immediately and provide details including date, time, location, and description of the accident.
- The policyholder must not admit fault or responsibility to any other party or insurance company.
- For a claim to be processed, the policyholder must submit photographs of the damage, an incident report, and a valid police report (if applicable).
- A claim form must be completed and submitted within 30 days of the incident.

Claim Limits:

- Maximum coverage for collision damage: \$50,000
- Maximum coverage for property damage: \$20,000
- Maximum coverage for personal injury: \$10,000
- Maximum coverage for roadside assistance: \$5,000

Customer Service Contact Information:

- **Phone Number:** [Customer Service Phone Number]
- **Email:** [Customer Service Email Address]
- **Website:** [Insurance Company Website]

Additional Information:

- This policy is non-transferable and applies only to the policyholder and the vehicle registered under the policy.
- Coverage under this policy is subject to the terms, conditions, and exclusions stated in the full policy document. For a complete list of exclusions and conditions, please refer to the official policy document available upon request.