

# Auto Insurance Policy

**Policy Number:** 761195  
**Insurance Company:** RoadGuard Auto  
**Policy Holder:** Sarah Johnson  
**Start Date:** 2025-04-06  
**End Date:** 2026-04-06  
**Premium:** \$499.99  
**Deductible:** \$500.00  
**Copayment:** 0%  
**Out of Pocket Maximum:** \$1,000.00

## Coverage Areas

| Coverage Type       | Limit     | Description                                   |
|---------------------|-----------|---|
| Liability           | \$100,000 | Bodily injury and property damage             |
| Collision           | \$50,000  | Damage to your vehicle from accidents         |
| Comprehensive       | \$25,000  | Non-collision damage (theft, vandalism, etc.) |
| Medical Payments    | \$10,000  | Medical expenses for you and passengers       |
| Uninsured Motorist  | \$50,000  | Coverage when hit by uninsured driver         |
| Rental Car          | \$50      | Daily rental car allowance                    |
| Roadside Assistance | \$100     | Towing and emergency services                 |

## Exclusions

- Racing or speed testing
- Using vehicle for hire
- Intentional acts
- War or nuclear hazards
- Using vehicle for business without endorsement