

## Legal Auto Claims Policy

The Cincinnati Insurance Company  
955 Andrew Isle, Sarahfurt, IN 08209  
jeffreymartinez@example.org  
Policy Number: v41jGh4A1F544DcG

Start Date: May 22, 1936

End Date: January 14, 1954

Premium Amount: \$275,655

### Subsection A: Automobile Liability Insurance

1. Coverage: The Insurer agrees to pay on behalf of the insured, Paul Reid, all sums which the insured shall become legally obligated to pay as damages because of bodily injury or death to which this insurance applies, caused by an auto accident and occurring during the policy term.
2. Exclusions: This insurance does not apply to:
  - a. Bodily injury or death caused by an insured person while driving under the influence of intoxicating liquor or drugs.
  - b. Bodily injury or death caused by an insured person while committing a felony.
  - c. Bodily injury or death caused by an insured person while operating an auto other than a covered auto.

3. Limits of Liability: The maximum amount the Insurer will pay for all damages arising out of one accident is \$100,000 for each person and \$300,000 for all persons.

#### Subsection B: Automobile Medical Payments

1. Coverage: The Insurer agrees to pay all reasonable medical and funeral expenses incurred by the insured or any family member as a result of bodily injury caused by an auto accident during the policy term.

2. Exclusions: This insurance does not apply to:

- a. Medical expenses for which the insured or family member is entitled to recover under any other insurance or under any workmen's compensation law.
- b. Medical expenses for injuries caused by an insured person while driving under the influence of intoxicating liquor or drugs.

3. Limits of Liability: The maximum amount the Insurer will pay for all medical expenses arising out of one accident is \$5,000 for each person.

#### Subsection C: Automobile Debt Indemnity Insurance

1. Coverage: The Insurer agrees to pay all reasonable and necessary expenses incurred by the insured to maintain or replace the covered auto if it is damaged or destroyed by an auto accident during the policy term.

2. Exclusions: This insurance does not apply to:

- a. Expenses for which the insured is entitled to recover under any other insurance or under any other contract.
- b. Expenses for damage to the covered auto caused by an insured person while

driving under the influence of intoxicating liquor or drugs.

3. Limits of Liability: The maximum amount the Insurer will pay for all expenses arising out of one accident is the actual cash value of the covered auto at the time of the loss.

#### Subsection D: Uninsured Motorists Insurance

1. Coverage: The Insurer agrees to pay all sums which the insured shall become legally obligated to pay as damages because of bodily injury or death to which this insurance applies, caused by an uninsured motorist and occurring during the policy term.

2. Exclusions: This insurance does not apply to:

- a. Bodily injury or death caused by an insured person.
- b. Bodily injury or death caused by a motorist who is insured under a liability policy issued by the Insurer.

3. Limits of Liability: The maximum amount the Insurer will pay for all damages arising out of one accident is \$100,000 for each person and \$300,000 for all persons.

#### Subsection E: Default Provisions

1. Notice of Loss: The insured must give notice of loss to the Insurer as soon as practicable.

2. Cooperation: The insured must cooperate with the Insurer in the investigation and settlement of any claim.

3. Right to Sue: The Insurer may sue on behalf of the insured to recover any

amounts paid under this policy.

#### Subsection F: Personal Injury Protection

1. Coverage: The Insurer agrees to pay all reasonable medical and funeral expenses incurred by the insured or any family member as a result of bodily injury caused by an auto accident during the policy term, regardless of fault.

2. Exclusions: This insurance does not apply to:

- a. Medical expenses for which the insured or family member is entitled to recover under any other insurance or under any workmen's compensation law.
- b. Medical expenses for injuries caused by an insured person while driving under the influence of intoxicating liquor or drugs.

3. Limits of Liability: The maximum amount the Insurer will pay for all medical expenses arising out of one accident is \$5,000 for each person.

#### Subsection G: Collision Insurance

1. Coverage: The Insurer agrees to pay for the repair or replacement of the covered auto if it is damaged in a collision during the policy term.

2. Exclusions: This insurance does not apply to:

- a. Damage to the covered auto caused by