

It is now my pleasure to present to you the Legal Auto Claims Policy.

Dear Julia Kim,

We at Anthem, Inc are delighted to compose a legal auto claims policy for you. Anthem, Inc. is one of the country's leading insurers, and we take our job of serving and protecting our clients seriously.

Policy Number: eNnL6NF7L63brzgl

Address: 6311 Sean Shoals

South Benjamin, DE 88454

Email: william40@example.com

Start Date: 1967-10-13

End Date: 2010-12-29

Premium: \$420370

The following are the different subsections of this legal auto claims policy, including the terms, conditions, exclusions, and limits of liability:

a) Automobile Liability Insurance

The policy covers the legal accountability arising out of the use of an insured vehicle that results in injuries, fatalities, or property damages.

Exclusions: The policy is invalid if the insured vehicle was driven by an unauthorized driver, the accident resulted due to reckless driving, the driver was under the influence of alcohol or drugs, or if the damages exceed the mentioned limit.

Limits of Liability: \$200,000 per accident.

b) Automobile Medical Payments

The policy pays for the medical bills or funeral costs of the insured driver or passenger injured in an accident.

Exclusions: The policy explicitly disclaims any payments for preexisting medical conditions, medical expenses beyond the mentioned limit, and claims related to accidents occurring outside of the coverage area.

Limits of Liability: \$25,000 per person.

c) Automobile Debt Indemnity Insurance

The policy covers the insured's outstanding loan amount if the vehicle is stolen or damaged and declared a total loss.

Exclusions: The policy does not cover losses due to theft without forceful entry, mechanical breakdowns, or damage caused by someone other than the driver.

Limits of Liability: The policy limit is up to the outstanding loan amount or \$100,000, whichever is less.

d) Uninsured Motorists Insurance

The policy covers damage to the insured vehicle caused by an uninsured or underinsured motorist.

Exclusions: The policy is invalid if the insured driver is at fault, if the uninsured driver and insured driver collude to cause damage, or if the accident occurs outside of the coverage territory.

Limits of Liability: \$50,000 per accident.

e) Default Provisions

The policy allows the insured to pay the premiums in installments and imposes a grace period of 15 days after the due date to settle the amount before the insurer cancels the policy.

Exclusions: The policy does not allow for the insured to stop paying premiums in the middle of the term.

f) Personal Injury Protection

The policy covers lost wages due to injuries incurred in an accident.

Exclusions: The policy does not cover wages lost for reasons unrelated to the accident, such as sick leave, or if the insured was driving illegally.

Limits of Liability: \$50,000 per accident or the amount of wages lost, whichever is less.

g) Collision Insurance

The policy covers damage to the insured's vehicle due to a collision with another vehicle or object.

Exclusions: The policy does not cover damages occurring due to natural disasters, accidents caused by the insured's recklessness, or if the insured is driving under the influence or without a valid license.

Limits of Liability: \$50,000 per accident or the cost of repairs, whichever is less.

h) Comprehensive Insurance

The policy covers damage to the insured's vehicle due to non-collision incidents such as theft, vandalism, or natural disasters.

Exclusions: The policy does not cover routine wear and tear, damages caused by

the insured's recklessness, or if the vehicle was unattended when the damage occurred.

Limits of Liability: \$50,000 per accident or the cost of repairs, whichever is less.

i) Rental Reimbursement Insurance

The policy covers the cost of a rental vehicle while the insured's vehicle is undergoing repairs due to an accident.

Exclusions: The policy does not cover the additional costs, such as fuel and toll charges, or if the insured is responsible for the accident.

Limits of Liability: \$50 per day for a maximum of 30 days.

j) Towing and Labor Coverage

The policy covers the cost of towing and labor in case of vehicle breakdown.

Exclusions: The policy does not cover towing due to the insured's actions or if the vehicle is not in a drivable condition.

Limits of Liability: \$100 per incident.

k) Waiver of Deductible

The policy waives the deductible if the insured is involved in an accident with an insured driver of another vehicle covered under Anthem, Inc., and both drivers do not share fault.

Exclusions: The policy does not