UNITEDE STATES FIRE INSURANCE COMPANY

AUTOMOBILE INSURANCE CLAIMS POLICY

Policy #: dd92ec11-b990-4cbe-9fe2-5a72c9525efe

Valid from: 4/6/1977 - 12/12/2002

Premium: \$394,078

Insured: Julie Bates

Address: Not Specified

Email: Not Specified

COVERAGE SUBSECTIONS

I. AUTOMOBILE LIABILITY INSURANCE

Description of coverage: This part of your insurance policy provides coverage for

the insured's legal liability resulting from accidents. In the event of an accident, your insurance will compensate the injured, including passengers and third parties, up to the limits of the policy for personal injuries and property damage.

Limits of liability:

- \$100,000 bodily injury liability per person
- \$300,000 bodily injury liability per accident
- \$100,000 property damage liability per accident

What is not covered:

- Damage resulting from intentional acts
- Damage resulting from driving under the influence of drugs or alcohol

II. AUTOMOBILE MEDICAL PAYMENTS

Description of coverage: This part of your insurance policy covers medical payments for injuries sustained by the insured, passengers, and family members during an accident, regardless of who was at fault.

Limits of liability:

- \$5,000 medical payments per person
- \$10,000 medical payments per accident

III. AUTOMOBILE DEBT INDEMNITY INSURANCE

Description of coverage: This part of your insurance policy covers the insured in the event of a total loss of the vehicle, providing a payment to cover debt obligations on the vehicle.

Limits of liability:

- \$25,000 debt indemnity per accident

IV. UNINSURED MOTORISTS INSURANCE

Description of coverage: This part of your insurance policy provides coverage for the insured in the event of accidents caused by uninsured or underinsured drivers.

Limits of liability:

- \$100,000 uninsured motorists bodily injury liability per person
- \$300,000 uninsured motorists bodily injury liability per accident

What is not covered:

- Damage resulting from intentional acts
- Damage resulting from driving under the influence of drugs or alcohol

V. DEFAULT PROVISIONS

This section specifies the conditions under which an insured has the right to cancel the policy, the insurer's obligations for cancellations, and the procedures for renewing the policy.

VI. PERSONAL INJURY PROTECTION

Description of coverage: This part of your insurance policy covers the insured and immediate family members in the event of personal injury resulting from accidents.

Limits of liability:

- \$10,000 personal injury protection per person

What is not covered:

- Damage resulting from intentional acts
- Damage resulting from driving under the influence of drugs or alcohol

VII. COLLISION INSURANCE

Description of coverage: This part of your insurance policy provides coverage in the event of collisions, regardless of fault.

Limits of liability:

- \$50,000 collision per accident

What is not covered:

- Damage resulting from intentional acts
- Damage resulting from driving under the influence of drugs or alcohol

VIII. COMPREHENSIVE INSURANCE

Description of coverage: This part of your insurance policy provides coverage for the insured vehicle against damage not resulting from a collision, such as theft, vandalism, or natural disasters.

Limits of liability:

- \$10,000 comprehensive per accident

What is not covered:

- Damage resulting from intentional acts
- Damage resulting from driving under the influence of drugs or alcohol

IX. RENTAL REIMBURSEMENT INSURANCE

Description of coverage: This part of your insurance policy covers the rental cost of a vehicle in the event of a total loss or damage requiring repairs.

Limits of liability:

- \$50 per day rental reimbursement
- \$1,500 total rental reimbursement

X. TOWING AND LABOR COVERAGE

Description of coverage: This part of your insurance policy covers the towing and labor costs to repair your vehicle.

Limits of liability:

- \$100 towing per incident
- \$250 labor per incident

XI. WAIVER OF DEDUCTIBLE

This part of your insurance policy specifies the terms under which the insured can waive the deductible.

CONTACT INFORMATION

Contact Person: Spencer Valencia

Address: