

## Legal Auto Claims Policy

Liberty Mutual Insurance

3970 Christopher Dale

South Tonya, GA 57255

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Policy Number: df73e7c5-13f8-4004-b1d7-ecaf3dd0b2ac

Start Date: 1923-5-20

End Date: 1924-3-9

### A. Automobile Liability Insurance

1. Description: This section covers damages for which the insured is legally liable to pay because of bodily injury or property damage caused by an automobile accident.
2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for all damages arising from one accident is \$100,000 per person and \$300,000 per accident.
3. Exclusions: This coverage does not apply to damages arising from:
  - a. Vehicles not covered under this policy
  - b. Damages caused intentionally or while driving under the influence
  - c. Damages resulting from the use of the vehicle for racing or other illegal activities

## B. Automobile Medical Payments

1. Description: This section covers medical expenses for the insured and any passengers in the insured vehicle, regardless of fault.
2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for medical expenses arising from one accident is \$5,000 per person.
3. Exclusions: This coverage does not apply to medical expenses arising from:
  - a. Injuries sustained while driving under the influence
  - b. Injuries sustained while committing a felony
  - c. Injuries sustained while occupying a vehicle not covered under this policy

## C. Automobile Debt Indemnity Insurance

1. Description: This section covers the insured's contractual obligations, such as car loans or leases, up to the policy limit if the insured is unable to make payments due to a covered accident.
2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for automobile debt indemnity is equal to the policy limit for automobile liability insurance.
3. Exclusions: This coverage does not apply to obligations arising from:
  - a. Leases or loans on vehicles not covered under this policy

- b. Obligations incurred prior to the effective date of this policy

#### D. Uninsured Motorists Insurance

- 1. Description: This section covers damages caused by an accident involving an uninsured or underinsured motorist.

- 2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for damages arising from an accident involving an uninsured or underinsured motorist is \$100,000 per person and \$300,000 per accident.

- 3. Exclusions: This coverage does not apply to damages arising from:

- a. Vehicles not covered under this policy
- b. Damages caused intentionally or while driving under the influence
- c. Damages resulting from the use of the vehicle for racing or other illegal activities

#### E. Default Provisions

- 1. Description: This section outlines the terms and conditions of the policy, including the premium amount, payment schedule, and cancellation provisions.

- 2. Exclusions: None

#### F. Personal Injury Protection

- 1. Description: This section covers medical expenses, lost wages, and other related

expenses for the insured and any passengers in the insured vehicle, regardless of fault.

2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for personal injury protection is \$10,000 per person per accident.

3. Exclusions: This coverage does not apply to expenses arising from:

- a. Injuries sustained while driving under the influence
- b. Injuries sustained while committing a felony
- c. Injuries sustained while occupying a vehicle not covered under this policy

#### G. Collision Insurance

1. Description: This section covers damages to the insured vehicle resulting from a collision with another vehicle or object.

2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for damages arising from a collision is equal to the actual cash value of the insured vehicle or the cost to repair the damage, whichever is less.

3. Exclusions: This coverage does not apply to damages arising from:

- a. Vehicles not covered under this policy
- b. Damages caused intentionally or while driving under the influence
- c. Damages resulting from the use of the vehicle for racing or other illegal activities

#### H. Comprehensive Insurance

1. Description: This section covers damages to the insured vehicle resulting from causes other than a collision, such as theft, vandalism, or natural disasters.
2. Limits of Liability: The maximum amount Liberty Mutual Insurance will pay for damages arising from comprehensive coverage is equal to the actual cash value of the insured vehicle or the cost to repair the damage, whichever is less.
3. Exclusions: This coverage does not apply to damages arising from:
  - a. Vehicles not covered under this policy
  - b. Damages caused intentionally or while