

The Legal Auto Claims Policy must include the following contact information Judy  
Smith

7823 Robert Union,  
Hoodberg, VI 12564,  
judy69@example.net.

The Legal Auto Claims Policy must include at least three examples of specific claims  
scenarios or how a claim would work.

Compose a Legal Auto Claims Policy with the above details:

### The Legal Auto Claims Policy

Hartford Financial Services Group

7823 Robert Union

Hoodberg, VI 12564

Email: judy69@example.net

Policy Number: Q5u3SbIBP7dVxWI9

Start Date: 1920-2-5

End Date: 2021-10-3

Premium Amount: 219566

#### 1. Automobile Liability Insurance

- a. Automobile Liability Insurance will cover property damage or injury to others  
resulting from an auto accident if you are at fault for that accident

b. Exclusions: This insurance will not extend coverage to property damage or injury to yourself. Damage of your vehicle will fall under Collision Insurance.

c. LIMITS OF LIABILITY:

i. Maximum Per Accident: 50000

ii. Maximum Per Person: 25000

iii. Maximum Property Damage: 15000

2. Automobile Medical Payments

a. Automobile Medical Payments will pay medical expenses resulting from an auto accident

b. Exclusions: This insurance will not extend coverage for pre-existing medical conditions

c. LIMITS OF LIABILITY:

i. Maximum Per Accident: 2,000

3. Automobile Debt Indemnity Insurance

a. Automobile Debt Indemnity Insurance will cover the remaining balance of your vehicle loan if it is totaled in an accident

b. Exclusions: This insurance will not extend coverage if you do not report an accident to the Hartford Financial Services Group within 72 hours of the accident

c. LIMITS OF LIABILITY:

i. Maximum Per Vehicle: Equal to the vehicle's value

4. Uninsured Motorists Insurance

a. Uninsured Motorists Insurance will cover bodily injury expenses that result from an accident caused by an uninsured driver

b. Exclusions: This insurance will not extend coverage for property damage

c. LIMITS OF LIABILITY:

i. Maximum Per Person: 25000

ii. Maximum Per Accident: 50000

5. Default Provisions

a. In the case of auto accident or claim, all parties must fully cooperate in the investigation of claims

b. Exclusions: Failure to fully cooperate will lead to a nullification of any claim

6. Personal Injury Protection

a. Personal Injury Protection will cover medical expenses, lost wages, and other damages that might result from an auto accident

b. Exclusions: Pre-existing medical conditions will not have coverage

c. LIMITS OF LIABILITY:

i. Maximum Per Person: 5000

ii. Maximum Per Accident: 10000

7. Collision Insurance

a. Collision Insurance will cover damage to your own vehicle resulting from an accident

b. Exclusions: Damage of another's vehicle will be covered under Automobile Liability Insurance

c. LIMITS OF LIABILITY:

i. Maximum Per Accident: Equal to the vehicle's value

## 8. Comprehensive Insurance

- a. Comprehensive Insurance will cover damage resulting from something other than a collision
- b. Exclusions: Damage from a collision is covered under our Collision Insurance
- c. LIMITS OF LIABILITY:
  - i. Maximum Per Accident: Equal to the vehicle's value

## 9. Rental Reimbursement Insurance

- a. Rental Reimbursement Insurance will cover charges from a rental car while your car is being repaired
- b. Exclusions: Damage falling outside of the Collision Insurance will not be covered
- c. LIMITS OF LIABILITY:
  - i. Maximum Per Accident: 30
  - ii. Daily Limits: 50

## 10. Towing and Labor Coverage

- a. Towing and Labor Coverage will cover the expense of towing your vehicle to the closest mechanic
- b. Exclusions: This insurance will not extend coverage for a mechanical breakdown, pre-existing issues, or damage from a collision
- c. LIMITS OF LIABILITY:
  - i. Maximum Per Incident: 100

## 11. Waiver of Deductible

- a. Waiver of Deductible will cover the cost of your deductible if the damages from the accident were caused by non-insured driver

b. Exclusions: This insurance will not extend coverage for a collision caused by an insured driver, or for pre-existing damage

c. LIMITS OF LIABILITY:

i. Maximum Per Accident: 500

Claim Scenarios:

1. Claim Scenario A: You are involved in a multi-vehicle collision and deemed at fault.