

****Legal Auto Claims Policy****

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Policy Number: eNnL6NF7L63brzgl

Policy Dates: Start 1967-10-13, End 2010-12-29

Premium Amount: 420370

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a) Automobile Liability Insurance - This policy provides coverage for damages and injuries to third parties due to your negligent operation of your vehicle. This includes reasonable medical expenses for treated injuries.

Exclusions ? Not covered includes: damage to property resulting from intentional acts or criminal offenses; repairs beyond the actual cash value (ACV) of the lost or damaged property; and costs for salvage or depreciation.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$100,000 per person and \$300,000 per incident for bodily injury. For property damage, the limit is \$50,000 per occurrence.

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b) Automobile Medical Payments - This section will pay for an insured person's

necessary medical expenses arising from an accident. The expense will be paid regardless of fault.

Exclusions ? Not covered includes: expenses from non-accident related medical conditions; expenses for non-emergency procedures; and expenses after six months from the accident date.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$5,000 per person per occurrence.

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c) Automobile Debt Indemnity Insurance - This policy pays off your vehicle loan up to the actual cash value in the event of total loss or theft.

Exclusions ? Not covered includes: damage from normal wear and tear; damages caused after the occurrence reporting; and damages caused by non-accidents, such as flooding, earthquakes, fire, or theft.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of 100% of the vehicle's loan amount or ACV - whichever is less.

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d) Uninsured Motorists Insurance - If an identified insured or authorized driver is injured by a motorist without liability insurance coverage, this policy pays for medical costs, lost wages, and pain and suffering.

Exclusions ? Not covered includes: damages from intentional acts or criminal offenses; and damages from accidents where the policyholder was driving an uninsured vehicle.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$10,000 per person and \$20,000 per accident.

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e) Default Provisions - The policy applies only to defaults occurring while your policy is in force. In case of a default, you must notify the insurer promptly.

Exclusions ? Not covered includes: defaults resulting from bankruptcy or insolvency, and defaults resulting from willful breach of contract or fraud.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$50,000 per default.

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f) Personal Injury Protection - This policy pays for medical expenses, lost wages, and funeral expenses regardless of fault in an accident.

Exclusions ? Notcovered includes: self-inflicted injuries; injuries sustained while committing a felony; injuries resulting from driving while intoxicated or under the influence of drugs.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$300,000 per claim and \$500,000 per year.

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g) Collision Insurance - This policy covers the cost of repairing or replacing your vehicle after an accident, regardless of fault.

Exclusions ? Not covered includes: damages due to natural disasters such as earthquakes, floods, and tornadoes; damages caused by animals; and damages caused by intentional acts.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of 100% of the vehicle's fair market value (FMV) or ACV - whichever is less.

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h) Comprehensive Insurance - This policy covers damages to your vehicle from causes other than collisions.

Exclusions ? Not covered includes: damages caused by normal wear and tear; damages caused by pests, fungi, or mold; and damages to vehicles with known mechanical issues.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of 100% of the vehicle's FMV or ACV - whichever is less.

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i) Rental Reimbursement Insurance - This policy covers the cost of a rental vehicle while your vehicle is undergoing repairs from a covered accident.

Exclusions ? Not covered includes: damages due to normal wear and tear; damages caused by natural disasters such as earthquakes, floods, and tornadoes; and damages caused by animals.

LIMITS OF LIABILITY; What is not covered ? The policy has a maximum limit of \$25 per day for up to 30 days.

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j) Towing and Labor Coverage - This policy pays for to