

The Legal Auto Claims Policy must mention the state of Virginia as this policy is only for residents of the state of Virginia. Below is a draft of the Legal Auto Claims Policy that we have drafted for you. This is just a sample.

Note: This template may be used for your auto claims policy but the specific details are to be filled in by Hartford Financial Services Group.

DRAFT OF LEGAL AUTO CLAIMS POLICY

The Policy Number for the Legal Auto Claims Policy is Q5u3SbIBP7dVxWI9.
The Start date of the Legal Auto Claims Policy is 1920-2-5 and the End date of Legal Auto Claims Policy is 2021-10-3.

This Legal Auto Claims Policy applies to all residents of the state of Virginia.

The Policyholder is Jeremy Allison

Premium Amount: 219566

AUTOMOBILE LIABILITY INSURANCE

If an insured person is legally responsible for an accident, automobile liability insurance covers the injuries and property damage to others.

This coverage is mandatory in the state of Virginia.

Exclusions

Automobile liability insurance does not cover the following:

1. Damages an insured person is legally entitled to recover from another party

2. Intentional acts

LIMITS OF LIABILITY; What is not covered:

- * The insured party is liable for damages in excess of the stated limit.

AUTOMOBILE MEDICAL PAYMENTS

This coverage pays medical expenses for the insured party and others in his or her vehicle, regardless of who was at fault in the accident.

Exclusions:

- * Bicyclists
- * Pedestrians

LIMITS OF LIABILITY; What is not covered:

- * Medical expenses in excess of the stated limit
- * Claims made after 1 year from the date of the accident.

AUTOMOBILE DEBT INDEMNITY INSURANCE

Automobile debt indemnity coverage provides protection if an insured becomes disabled, and pays the balance of any loan obligation incurred through the purchase

of an automobile.

Exclusions:

- * Injuries sustained while driving a commercial vehicle
 - * Losses caused by acts of war
 - * Self-inflicted injuries
 - * Acts of God

LIMITS OF LIABILITY; What is not covered:

- * Damages caused by a loan obligation that exceeds the ACV (actual cash value) of the motor vehicle

UNINSURED MOTORISTS Insurance

Uninsured Motorist Coverage pays for injuries you and your passengers incur when involved in an accident with a driver who has no insurance or whose coverage has expired or is insufficient.

Exclusions:

- * Damages caused by a driver using your car
 - * An uninsured motorist is found
- * Bodily injuries have resulted from using a non-registered vehicle
 - * Any insured vehicle is damaged

LIMITS OF LIABILITY; What is not covered:

- * Vehicle damages.

DEFAULT PROVISIONS

A default provision is a clause in a contract or insurance policy that specifies what happens if a party fails to comply with a material term.

Exclusions:

- * When such a default has been excused by law or waiver

PERSONAL INJURY PROTECTION Insurance

This coverage pays for injury costs if the driver or passengers of the insured car are injured in a crash.

Exclusions:

Exclude the below scenarios:

- * An injury caused by an excluded driver.
- * An injury resulting from the production or distribution of certain controlled substances.

LIMITS OF LIABILITY; What is not covered:

- * The insured party is liable for damages in excess of the stated limit.

COLLISION INSURANCE

Collision insurance covers the cost to repair or replace a damaged vehicle when it is involved in a collision with another vehicle or object -- for example, a tree or pole.

Exclusions:

- * Collisions caused by driving under the influence of alcohol, drugs, or any combination thereof
- * Collision involving vehicles not covered by your policy -- such as a rental car
 - * Collision while driving a commercial vehicle

LIMITS OF LIABILITY; What is not covered:

- * The amount of the deductible

COMPREHENSIVE INSURANCE

Comprehensive insurance covers damage caused by theft, vandalism, fire, windstorm, hail, water or flood, falling objects (like a tree or an icicle), and damage caused by hitting an animal.

Exclusions:

- * Vandalism caused deliberately by the policyholder
- * Theft committed by the policyholder or a family member

LIMITS OF LIABILITY; What is not covered:

- * The amount of the deductible

RENTAL REIMBURSEMENT INSURANCE

Rental reimbursement insurance provides coverage for your transportation expenses when your car can't be driven and you are not at fault, such as when it is being repaired as the result of a covered accident.

Exclusions:

- * Any loss resulting from a breach of the lease agreement

TOWING AND LABOR COVERAGES

Towing and Labor Coverage provides reim