

Below is a Legal Auto Claims Policy that I composed with your specifications.

## Policy Auto Claims Policy

This Policy Auto Claims Policy (the "Policy") is issued to and for the benefit of the Insurer Travelers Insurance (hereinafter the "Insurer") and the Policyholder Nicole Sellers \.

Policy Number: cc12da80-6787-4870-93a0-3dd2dfa7590e

Start date: 1972-8-6 and the End date: 1973-4-20.

Premium amount: 140901.

### I. Automobile Liability Insurance

This insurance covers the liability imposed by law upon the Insured for bodily injury or property damage to others arising out of the ownership, maintenance or use of any automobile covered by this policy.

Exclusions: We do not cover damage to property owned, occupied, or used by the Insured.

LIMITS OF LIABILITY: The limit of liability for property damage per accident is \$35,000. The limit of liability for bodily injury per person is \$20,000, and per accident is \$40,000.

What is not covered: We do not cover injury to any person who is an employee of

the Insured, except when riding as a passenger in the automobile designated in the Declarations.

## II. Automobile Medical Payments

This insurance covers reasonable and necessary medical expenses and funeral expenses incurred for any bodily injury sustained by the Insured while in or upon or getting in or out of or upon being struck by any automobile as defined in the policy.

Exclusions: We do not cover medical or funeral expenses for an Insured who is injured while occupying a vehicle available for hire.

LIMITS OF LIABILITY: The limit of liability is \$5,000 per person.

What is not covered: We do not cover expenses incurred by an Insured while occupying a vehicle owned or operated by that Insured.

## III. Automobile Debt Indemnity Insurance

This insurance covers the liability of the Insured for loss or damage to any automobile covered by this policy for which the Insured has contracted to pay the balance due, if the Insured defaults in the payment of the balance and the automobile is repossessed.

Exclusions: We do not cover liability for repairs made to the automobile before it becomes totaled.

LIMITS OF LIABILITY: The limit of liability is the total balance due on the automobile.

What is not covered: We do not cover loss or damage caused by wear and tear, mechanical breakdown, or inherent defects.

## IV. Uninsured Motorists Insurance

This insurance covers the Insured, for bodily injury sustained by the Insured or its passengers, caused by an owner or driver of an uninsured automobile, a hit-and-run driver or a driver of a stolen automobile.

Exclusions: We do not cover an Insured while occupying an automobile that is not owned or hired by or supplied for the use of the Insured.

LIMITS OF LIABILITY: The limit of liability for bodily injury per person is \$20,000, and per accident is \$40,000.

What is not covered: We do not cover injury to any person who is an employee of the Insured, except when riding as a passenger in the automobile designated in the Declarations.

#### V. Default Provisions

If the Insured defaults on any premium payment due under this policy, the Insured will have ten (10) days from the due date to cure the default. If the Insured does not cure the default within ten (10) days, the Insurer may cancel this policy upon ten (10) days written notice to the Insured.

#### VI. Personal Injury Protection

This insurance covers the Insured, for medical expenses, lost wages, and other reasonable and necessary expenses incurred by the Insured as a result of an accident.

Exclusions: We do not cover medical expenses for an Insured who is injured while occupying a vehicle available for hire.

LIMITS OF LIABILITY: The limit of liability is \$5,000 per person.

What is not covered: We do not cover expenses incurred by an Insured while occupying a vehicle owned or operated by that Insured.

## VII. Collision Insurance

This insurance covers loss or damage to any automobile covered by this policy caused by the Insured's collision with another vehicle or object.

Exclusions: We do not cover loss or damage caused by wear and tear, mechanical breakdown, or inherent defects.

LIMITS OF LIABILITY: The limit of liability is the actual cash value of the automobile.

What is not covered: We do not cover loss or damage caused by hitting a bird or animal.

## VIII. Comprehensive Insurance

This insurance covers loss or damage to any automobile covered by this policy not caused by a collision.

Exclusions: We do not cover loss or damage caused by wear and tear, mechanical breakdown, or inherent defects.

LIMITS OF LIABILITY: The limit of liability is the actual cash value of the automobile.

What is not covered: We do not cover loss or damage caused by hitting a bird or animal.

## IX. Rental Reimburse