

The Travelers Companies

Legal Auto Claims Insurance Policy

Dated: 2022-6-30

End date: 2064-6-16

Policy Number: eaf16fd0-9b0e-4eb6-8281-029af988a11d

Premium Amount: 834957

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West Kristen, SC 39421

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AUTOMOBILE LIABILITY INSURANCE

This coverage is designed to pay damages to other drivers for bodily injury and property damage when you are legally responsible for an accident.

Exclusions:

- Damage to your vehicle
- Bodily injury or property damage caused by intentional acts
- Bodily injury or property damage caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay for damages resulting from an accident is \$500,000 per person and \$1,000,000 per occurrence.

What is not covered:

- Bodily injury or property damage caused by unlicensed drivers
- Damages caused by drivers excluded from the policy

AUTOMOBILE MEDICAL PAYMENTS

This coverage pays for medical expenses for you and your passengers, regardless of who is at fault for an accident.

Exclusions:

- Medical expenses that are covered by health insurance
- Medical expenses for injuries caused by intentional acts

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay for medical expenses is \$5,000 per person.

What is not covered:

- Medical expenses for injuries caused by driving while impaired
- Medical expenses for injuries caused by unlicensed drivers

AUTOMOBILE DEBT INDEMNITY INSURANCE

This coverage pays off your car loan if your vehicle is declared a total loss in an accident.

Exclusions:

- Damage caused by intentional acts
- Damage caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay is the amount remaining on your car loan.

What is not covered:

- Damages caused by unlicensed drivers

- Damages caused by drivers excluded from the policy

UNINSURED MOTORISTS INSURANCE

This coverage pays for your medical expenses if you are hit by an uninsured driver or a hit-and-run driver.

Exclusions:

- Damages caused by intentional acts
- Damages caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay for medical expenses is \$500,000 per person and \$1,000,000 per occurrence.

What is not covered:

- Damages caused by unlicensed drivers
- Damages caused by drivers excluded from the policy

DEFAULT PROVISIONS

If you default on your car payments, this coverage pays off your car loan.

Exclusions:

- Damage caused by intentional acts
- Damage caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay is the amount remaining on your car loan.

What is not covered:

- Damages caused by unlicensed drivers
- Damages caused by drivers excluded from the policy

PERSONAL INJURY PROTECTION

This coverage pays for medical expenses, lost wages, and other expenses resulting from an accident, regardless of who is at fault.

Exclusions:

- Medical expenses that are covered by health insurance
- Medical expenses for injuries caused by intentional acts

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay for medical expenses is \$5,000 per person.

What is not covered:

- Medical expenses for injuries caused by driving while impaired
- Medical expenses for injuries caused by unlicensed drivers

COLLISION INSURANCE

This coverage pays for damages to your vehicle if you are involved in a collision with another vehicle or object.

Exclusions:

- Damage caused by intentional acts
- Damage caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay is the actual cash value of your vehicle.

What is not covered:

- Damages caused by unlicensed drivers
- Damages caused by drivers excluded from the policy

COMPREHENSIVE INSURANCE

This coverage pays for damages to your vehicle as a result of theft, vandalism, or other non-collision events.

Exclusions:

- Damage caused by intentional acts
- Damage caused by driving while impaired

LIMITS OF LIABILITY:

The maximum amount that Travelers will pay is the actual cash value of your vehicle.

What is not covered:

- Damages caused by unlicensed drivers
- Damages caused by drivers excluded from the policy

RENTAL REIMBURSEMENT INSURANCE

This coverage pays for the cost of a rental car while your vehicle is being repaired.

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