

The auto insurance policy provides coverage up to specified limits, beyond which the policyholder is personally liable for damages from accidents they cause. Key considerations for selecting coverage limits include third-party liability coverage, which protects against damages to others, and comprehensive and collision coverage, which safeguards the policyholder's vehicles. It is advisable to choose liability limits that reflect the total value of the policyholder's assets, including homes, savings, and vehicles. Optional features available to customize the policy include Accident Forgiveness, which allows for one at-fault accident to be forgiven after three years of safe driving; New Car Replacement Coverage, which reimburses for a new vehicle of the same make and model if a car is totaled within the first two years; and Customized Equipment Coverage for aftermarket features. Additionally, the policy offers Personal Liability Umbrella Coverage for extra liability limits beyond the auto policy, Towing and Roadside Service Coverage for assistance during breakdowns, Loss of Use for transportation costs while a car is disabled, and Car Rental Reimbursement for rental costs after an accident. Glass Buy-Back connects policyholders with glass repair services, while Original Equipment Manufacturer (OEM) coverage ensures repairs use factory-original parts for eligible vehicles. The policy is underwritten by various Farmers Insurance affiliates, and specific eligibility requirements and restrictions apply. For further details, policyholders are encouraged to contact their local Farmers agent or visit the Farmers website.