

The GEICO auto policy guide provides essential information for policyholders, including coverage options, claims procedures, and helpful tips for on-the-road emergencies. Key coverages include Personal Injury Protection, which may cover medical expenses and lost wages regardless of fault; Mechanical Breakdown Insurance, which protects against repair costs after a warranty expires; and various liability coverages, such as Bodily Injury Liability and Property Damage Liability, which cover damages to others in accidents where the policyholder is at fault. Optional coverages like Rental Reimbursement assist with rental car costs when the insured vehicle is inoperable due to a covered incident. The policy also includes Uninsured Motorist Coverage for injuries or damages caused by uninsured drivers.

In the event of an accident, policyholders are advised to check for injuries, document the scene with photos, and report the incident to GEICO using their 24/7 claims service. Important information to exchange includes names, insurance details, and police report numbers, while discussions of fault should be avoided. For roadside assistance, GEICO offers Emergency Roadside Service for issues like flat tires or dead batteries, available for an annual fee.

Policyholders can manage their insurance through the GEICO mobile app, which allows for digital proof of insurance, bill payments, and policy adjustments. Payment options include automatic payments, installment plans, or full payment to avoid extra charges. Discounts are available for various categories, including military service, good students, and multi-car policies, encouraging policyholders to explore potential savings. Overall, the guide emphasizes the importance of being prepared and informed while driving, ensuring that policyholders can effectively navigate their insurance needs.