

AUTO INSURANCE



What's in your garage?

You might be practical when you choose cars — a versatile hatchback or minivan is just the thing. Perhaps you prefer the rugged image of an SUV, the comfort of a sedan, or the horsepower of a classic muscle car.

How Much Auto Coverage Should I Consider?

Auto Insurance only provides coverage up to policy limits — beyond that, you're personally responsible for damages related to any accident you cause. This is a key consideration, especially if you have assets you want to protect.

Here are a few factors to consider — and some things to keep in mind — as you choose auto coverage limits:

Third-party liability coverage: Your assets and income

Third-party liability coverage pays damages you cause to others in a covered loss — up to the policy's limits. When selecting those limits, it's important to know the value of assets you want to protect. Add up the value of everything you own: your primary and vacation homes, savings and investments, cars and recreational vehicles, and any collectibles. Ideally, choose liability limits that are high enough to protect the total value of these assets.

Comprehensive and collision coverage: The value of your vehicles

If your car were damaged or totaled, would you have the financial resources to pay the costs of repair or replacement out of your own pocket? If not, consider taking out comprehensive and collision coverage. If you lease or finance your vehicle, your lender may require these coverages.

Optional Auto Insurance Features

You can tailor your auto policy with a full menu of optional coverage choices that include:

Accident Forgiveness

You've been accident-free for years — until now. Farmers® will forgive one at-fault accident for every three years you drive without one.

New Car Replacement Coverage

If your car qualifies as a total loss within the first two model years of ownership and with fewer than 24,000 miles, New Car Replacement Coverage can help. It will reimburse you for the cost of replacing it with a new one of the same make and model — less any deductible.

Customized Equipment Coverage

When a car doesn't come from the manufacturer with all the equipment you want, you might install aftermarket features like alloy wheels or a sound system. Customized equipment coverage can help if this add-on equipment is damaged.



Personal Liability Umbrella Coverage

Farmers® personal umbrella coverage provides additional liability limits over and above the liability limits on your personal auto policy. This affordable coverage can be purchased in \$1 million increments up to \$10 million.*

*Restrictions and eligibility requirements apply. Farmers personal umbrella coverage requires one qualifying, underlying auto policy with Farmers (a motorcycle policy does not meet this auto requirement) and a qualifying, underlying personal liability policy (such as homeowners, renters or condo) with any insurer.

Towing and Roadside Service Coverage

If your car breaks down or you get locked out, help is just a phone call away. With this option, you'll have 24/7 access to services like:

- Dead or weak battery jump-starts
- Flat tire change
- Locksmith services
- Roadside winching
- Towing services to the nearest qualified repair facility
- Emergency roadside connect to police, fire or medical assistance

Loss of Use

With this option, Farmers will provide a flat sum for cabs, public transit or a rental while your car has a qualified disablement that's covered by your policy's comprehensive or collision coverage.

Car Rental Reimbursement

If you need a rental vehicle after an accident, Farmers will help you find a quality rental car quickly. There's even free pickup and delivery, direct billing to Farmers and an automatic deposit waiver. Car rental reimbursement is available for a maximum of 30 days for each qualified disablement covered by your policy's comprehensive or collision coverage.

Glass Buy-Back

Got a crack in your windshield? With this option, Farmers will connect you with a reputable vehicle glass company in your area, and you'll be back on the road in no time.

Original Equipment Manufacturer

When your car is damaged in a covered accident, Original Equipment Manufacturer (OEM) coverage pays for repairs with factory-original replacement parts when they're available. To add this coverage, you must have collision and comprehensive coverage with Farmers, and your car must be no more than 10 years older than the current calendar year.

Contact your local Farmers agent to learn more or you can visit [Farmers.com/auto](https://www.farmers.com/auto).

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