

Coverage Explainer

Coverage	Summary
Bodily Injury	Bodily injury liability coverage will pay if an insured is legally obligated to pay damages due to bodily injury to others arising from an accident (i.e. a covered loss). Coverage amounts are selectable in split limits (i.e. - \$50,000/\$100,000; \$100,000/\$300,000 etc). The first limit indicates the maximum amount that can be paid in any one accident to any one person for injury or death. The second limit indicates the maximum amount that can be paid in any one accident (occurrence) for all persons for injury or death. The policy also provides for legal defense costs, subject to provisions in the policy.
Property Damage	Property Damage liability coverage will pay for accidental property damage caused by an insured driver to someone else's property when the insured driver is legally responsible. The limit shown on screen is per accident (occurrence). The policy also provides for legal defense costs, subject to provisions in the policy.
Uninsured Motorist - Bodily Injury (UM)	Uninsured Motorist coverage applies to compensate the insured where there is no Bodily Injury or Property Damage Liability on the other car. Coverage amounts are in split limits (i.e. - \$50,000/\$100,000; \$100,000/\$300,000 etc). The first limit indicates the maximum amount that can be paid in any one accident to any one per person. The second limit indicates the maximum amount that can be paid in any one accident for all persons.
Underinsured Motorist - Bodily Injury (UIM)	Underinsured Motorist coverage applies where there is Bodily Injury or Property Damage Liability on the other car, but in amounts less than the covered person is entitled to recover, as well as when there is no Bodily Injury or Property Damage coverage on the other car. Coverage amounts are in split limits (i.e. - \$50,000/\$100,000; \$100,000/\$300,000 etc). The first limit indicates the maximum amount that can be paid in any one accident to any one per person. The second limit indicates the maximum amount that can be paid in any one accident for all persons
Medical:	The reasonable cost for necessary medical services, up to the specified amount, due to bodily injury sustained by an insured person in a covered vehicle accident.
Auto Death Ind & Specific Disability	Provides a specific amount of coverage in the event of death or specified disability of the named insured or family members due to an accident. All vehicles on the policy must carry the same limits.
Accident Forgiveness	This coverage forgives one accident within the household over a three year period. BI, PD, and UM coverages are required. This coverage may not be added within 60 days of a renewal effective date. There are driver eligibility guidelines presented in your state auto guide or manual.

<p>Drive Other Car BI with Primary</p>	<p>This coverage, commonly known as Broad Form Drive Other Car (BDOC), or Broad Form Use of Other Automobiles, may be added to a policy affording Bodily Injury and Property Damage with respect to the described automobiles. It extends the coverage to apply to the named Insured while using any non-owned automobile, regularly or frequently used by the named Insured in his occupation or otherwise, except an automobile owned by the named Insured or a member of his household. Coverage does not apply to the owner of the vehicle the Insured is using, nor to any governmental agency or political subdivision. It does not apply to business use of an automobile unless it is being operated or occupied by the named Insured, nor to any accident arising out of the operation of an automobile business. It does not afford coverage for Comprehensive Car damage or Collision. The Bodily Injury and Property Damage limits applicable to the BDOC endorsement are identical to the limits on the unendorsed policy. The Endorsement is available 'With Primary' and 'Without Primary.' With Primary indicates the primary insurance is provided by another interest, example the insured's employer. Without Primary indicates there is not another insurance policy in place.</p>
<p>Drive Other Car PD with Primary</p>	<p>This coverage, commonly known as Broad Form Drive Other Car (BDOC), or Broad Form Use of Other Automobiles, may be added to a policy affording Bodily Injury and Property Damage with respect to the described automobiles. It extends the coverage to apply to the named Insured while using any non-owned automobile, regularly or frequently used by the named Insured in his occupation or otherwise, except an automobile owned by the named Insured or a member of his household. Coverage does not apply to the owner of the vehicle the Insured is using, nor to any governmental agency or political subdivision. It does not apply to business use of an automobile unless it is being operated or occupied by the named Insured, nor to any accident arising out of the operation of an automobile business. It does not afford coverage for Comprehensive Car damage or Collision. The Bodily Injury and Property Damage limits applicable to the BDOC endorsement are identical to the limits on the unendorsed policy. The Endorsement is available 'With Primary' and 'Without Primary.' With Primary indicates the primary insurance is provided by another interest, example the insured s employer. Without Primary indicates there is not another insurance policy in place.</p>

Drive Other Car BI without Primary	<p>This coverage, commonly known as Broad Form Drive Other Car (BDOC), or Broad Form Use of Other Automobiles, may be added to a policy affording Bodily Injury and Property Damage with respect to the described automobiles. It extends the coverage to apply to the named Insured while using any non-owned automobile, regularly or frequently used by the named Insured in his occupation or otherwise, except an automobile owned by the named Insured or a member of his household. Coverage does not apply to the owner of the vehicle the Insured is using, nor to any governmental agency or political subdivision. It does not apply to business use of an automobile unless it is being operated or occupied by the named Insured, nor to any accident arising out of the operation of an automobile business. It does not afford coverage for Comprehensive Car damage or Collision. The BI and PD limits applicable to the BDOC endorsement are identical to the limits on the unendorsed policy. The Endorsement is available 'With Primary' and 'Without Primary.' With Primary indicates the primary insurance is provided by another interest, for example the insured's employer. Without Primary indicates there is not another insurance policy in place.</p>
Drive Other Car PD without Primary	<p>This coverage, commonly known as Broad Form Drive Other Car (BDOC), or Broad Form Use of Other Automobiles, may be added to a policy affording Bodily Injury and Property Damage with respect to the described automobiles. It extends the coverage to apply to the named Insured while using any non-owned automobile, regularly or frequently used by the named Insured in his occupation or otherwise, except an automobile owned by the named Insured or a member of his household. Coverage does not apply to the owner of the vehicle the Insured is using, nor to any governmental agency or political subdivision. It does not apply to business use of an automobile unless it is being operated or occupied by the named Insured, nor to any accident arising out of the operation of an automobile business. It does not afford coverage for Comprehensive Car damage or Collision. The BI and PD limits applicable to the BDOC endorsement are identical to the limits on the unendorsed policy. The Endorsement is available 'With Primary' and 'Without Primary.' With Primary indicates the primary insurance is provided by another interest, for example the insured's employer. Without Primary indicates there is not another insurance policy in place.</p>
Medical on DOC	<p>This coverage, commonly known as Broad Form Drive Other Car (BDOC), or Broad Form Use of Other Automobiles, may be added to a policy affording Bodily Injury and Property Damage with respect to the described automobiles. It extends the coverage to apply to the named Insured while using any non-owned automobile, regularly or frequently used by the named Insured in his occupation or otherwise, except an automobile owned by the named Insured or a member of his household. Coverage does not apply to the owner of the vehicle the Insured is using, nor to any governmental agency or political subdivision. It does not apply to business use of an automobile unless it is being operated or occupied by the named Insured, nor to any accident arising out of the operation of an automobile business. It does not afford coverage for Comprehensive Car damage or Collision. Medical Expense coverage on the BDOC endorsement may also be elected, if the unendorsed policy provided Medical Expense coverage.</p>

Comprehensive	Covers the insured vehicle for physical damage arising from perils other than collision. Refer to the policy for specific definitions and exclusions. Coverage is subject to the deductible selected in PolicyCenter.
Collision	Covers physical damage to the insured vehicle (less any deductible selected) when the damage is caused by a collision with another car or object as defined in the policy.
Towing and Road Service	Covers reasonable and necessary towing and labor costs incurred because of disablement of an insured car.
Rental Reimbursement Coverage	This coverage reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle. A qualified disablement means a loss covered by the Comprehensive or Collision sections of the policy. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive and Collision coverages. The limit options shown in PolicyCenter are per day amounts.
Original Equipment Manufacturer (OEM)	Provides for repair or replacement of new property or parts made for or by the original equipment manufacturer, if available, in lieu of repair or replacement of property or parts of like kind and quality, such as rebuilt parts, quality recycled (used) parts, and parts supplied by non-original equipment manufacturers. There will continue to be an adjustment for physical deterioration and/or depreciation, if applicable. It is only available for cars 10 years old and newer.
Collision Plus/Loss of Use	<p>Loss of Use coverage reimburses the insured a flat sum to assist with expenses incurred following a loss in excess of the deductible arising under Comprehensive and/or Collision coverages. Loss of Use may be purchased for any vehicle covered by Comprehensive and/or Collision coverages.</p> <p>Select from the following options (where available):</p> <p>K3 - 'Car Return Expenses' must be written with K4 coverage. If a K4 loss occurs over 50 miles from insured's home, K3 will pay up to \$200 in extra expenses to return the repaired vehicle to its home or destination.</p> <p>K4 - Policy must have Comprehensive and Collision coverage. K4 coverage pays \$25 per day up to a maximum of \$500 for extra expenses resulting from a Collision or Comprehensive loss. In the case of a total theft, this coverage will pay \$10 per day up to \$500 in excess of the \$15 per day provided on a standard policy.</p> <p>K5 - Policy must have Comprehensive and Collision coverage. K5 coverage pays \$50 per day up to a maximum of \$1,000 for extra expenses resulting from a Collision or Comprehensive loss. If loss occurs over 50 miles away from insured's home, K5 will pay up to \$500 extra expense to return the repaired vehicle to insured's home or destination.</p>

New Car Replacement	<p>This coverage provides new car replacement coverage, meaning in the event of a total loss, settlement will be based on the cost to replace the covered vehicle with a new car of the same make and model. If a car of the same make and model is not available, settlement will be based on the cost of a comparable new and comparably equipped car. In this situation the settlement is also limited actual cost not to exceed 110% of what the insured paid for the vehicle. Refer to your state guide or manual for more details. New Car Replacement is available for policies with Comprehensive and Collision coverage. It is available only for new and unused vehicles, and only for vehicle model years which are equal to or greater than the current calendar year, or model years not more than one year older than the current calendar year. It must be purchased within 90 days of the purchase date of the vehicle.</p>
Residual Debt Coverage	<p>Covers the additional cost of terminating a finance contract on the insured vehicle in the event of a total loss. For example, if the insured owes more on the vehicle than the fair market value and the car is totaled, residual debt coverage will cover the amount that is owed. The payment will not exceed 25% of the Actual Cash Value of the vehicle at the time of loss, and is subject to the vehicle deductible.</p>
Customization	<p>This provides additional coverage for vehicles that have been altered or contain customized equipment. Additional equipment means any furnishing or equipment that is permanently attached to your insured car and common to its use, but is not the car's factory available furnishing or equipment. Examples include addition of furniture, special paint, electronic equipment, wheels & rims, performance parts. Customization cannot exceed \$10,000.</p>
Contents - Fire Coverage	<p>Contents in the camper can be insured against fire (fire is the only covered peril). This coverage is only available with Comprehensive coverage and is stated as a dollar amount limit.</p>
Safety Glass - Waiver of Deductible	<p>Safety Equipment in this case refers to glass used in the windshields, doors and windows including glass, plastic or other materials used in lights of the described vehicle. For payment of an additional premium, the Deductible for Comprehensive coverage will not apply to safety equipment as defined above and in the endorsement.</p>
Rideshare Coverage	<p>Ride-share coverage is for individuals who use their personal car for ride sharing services such as Uber, Lyft, and Sidecar. This coverage will extend their underlying Farmers policy during the 'gap' period - identified as the time the ride-share app is turned on (driver is available for a ride), and ending when a ride is accepted (driver is en route to pick up a passenger). There is no coverage once ride has been accepted. There is no coverage when there are paying passengers in the car.</p>