



Central Mutual Summit[®] Auto Policy

The Central Insurance Companies are comprised of Central Mutual Insurance Company, All America Insurance Company, and CMI Lloyds (Texas).

The Central Mutual Summit[®] Auto coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

The Ultimate in Protection at a Reasonable Price

The Central Mutual Summit[®] Auto Policy is our premier automobile policy. It offers Central's best protection package at an outstanding price. What if...

- You own a brand new car and you're involved in a collision? Because your car is less than one year old, we'll pay up to the amount necessary to repair or replace your auto with a new car through Summit's Repair or Replacement coverage provision.
- Your car's windshield is damaged beyond repair by flying debris? With the Central Mutual Summit[®] Auto Policy supplementing the vehicle's other than collision coverage, we'll pay the cost of replacing your windshield – and no deductible applies.
- You're driving a rental car on a rainy highway and you swerve to miss an animal, causing you to run off the road and collide with a safety barrier? The rental car company requires you to pay while the car is repaired and out of service. Because you have Summit coverage, we'll pay up to \$1,000 to the rental car company for loss of use.

But that's not all you get. In addition, you'll receive these benefits with a Central Mutual Summit[®] Auto Policy:

- *Auto loan/lease gap coverage* – helps fill the gap if your covered financed or leased auto is a total loss and your car is worth less than what you owe.
- *Parked auto collision coverage* – provides a waiver of your collision deductible if your unoccupied legally parked car is struck.
- *Lockout coverage* – pays up to \$50 for locksmith expenses when you lock your keys in your car.
- *Lock replacement coverage* – provides up to a \$250 benefit to replace your car locks if your car keys are lost or stolen.
- *Transportation expenses coverage* – provides reimbursement for expenses you've incurred – up to \$1,500 – when you have to rent a car because your vehicle's been damaged in a covered accident.
- *Doubled medical payments coverage* – doubles the coverage for your medical payments if you are injured while wearing your seat belt.



Fulfilling the Promise Since 1876



Trusted Choice® agencies are dedicated to you and are committed to treating you as a person, not a policy. To learn more about Trusted Choice®, visit www.trustedchoice.com.

- *Fire, police, rescue squad and ambulance service charge coverage* – pays up to \$500 in the event you're assessed service charges by a responding emergency provider as a result of a covered auto accident.
- *Excess electronic equipment coverage* – provides up to \$1,000 in coverage for electronic equipment not permanently installed in your vehicle when damaged as a result of a covered loss.
- *Personal effects coverage* – allows a benefit of up to \$500 to pay for personal items (clothing, luggage, etc.) damaged as a result of a covered auto loss.
- *Towing & labor coverage* – pays you up to \$100 to have your vehicle towed when your vehicle is disabled.
- *Air bag replacement coverage* – pays to replace your car's air bags if they are deployed and you've not been in an accident.
- *Automobile death benefit* – provides \$2,500 in coverage in the event a named insured is killed in a covered automobile accident.
- *Waiver of deductible* – in certain collision or total loss situations.
- *Uninsured motorists property damage* – pays you up to \$10,000 to repair your vehicle if you're involved in a covered accident with an uninsured motor vehicle.
- *Pet injury coverage* – pays up to \$500 if your dog or cat is injured or killed as a result of a covered loss.
- *Child safety seats coverage* – provides up to \$250 in benefits to replace a child safety seat after certain covered losses.

The Central Mutual Summit® Auto Policy offers exceptional value at an affordable price. Combine these coverages with our industry-leading policy and claims service and you receive exceptional value for your insurance dollar. Talk to a Central agent today about this important coverage.



Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

www.central-insurance.com

The Value of Online Solutions

Discover the value of Central's Online Solutions! The myCentral® policyholder website offers convenient, personalized services to manage your account needs quickly and easily. Report a claim, request a policy change, make a payment, view your auto ID card, and much more! For those always on the go, access essential myCentral® functions from your Apple or Android device with the myCentral® Mobile App. You can pay your premium automatically with no service fees when you use Electronic Funds Transfer (EFT) and you can receive your policy or billing statement electronically with our E-policy and E-billing options. When you GoGreen by enrolling in both E-billing and E-policy, you'll save some green with a \$5 credit per policy! (some restrictions apply). Visit www.central-insurance.com to learn how you can save paper, save time, and save money with Online Solutions!

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