## **Auto Insurance** Declaration Page Infographic

Every auto insurance policy is tailored to your particular coverage needs and requirements with a "declarations page." This document personalizes your insurance coverage with the information that makes the coverage uniquely yours. This infographic will help you understand what is on this page and why.



This infographic provided with my compliments. I hope it is helpful.

Terry A. McCarthy, CLU, ChFC tamccarthy@insursmart.com 513-779-7920 (800) 823-9642 Licensed in OH, IN, MI

For your protection, an agent should be named here. An agent comes with our policies.

Your vehicles will be listed as model year, make & model.
Most companies need as least two pages for more than 4 cars.
VIN # always shown. VIN #'s are 17 alpha numeric characters.

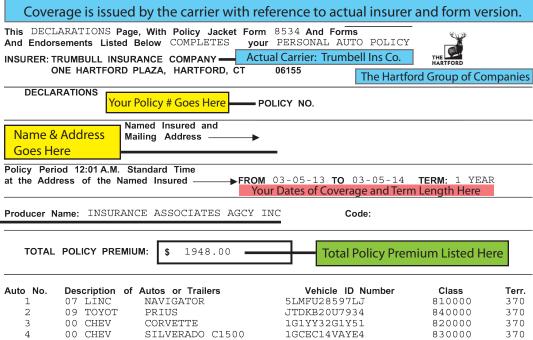
Auto coverage requirements vary by state. Coverage may be different for each car. For this client the coverages for each car are shown with the premium cost on the page.

**Coverages by Vehicle Are:** 

- \*Bodily Injury/Property Damage
- \*Medical Payments
- \*Uninsured Motorist
- \*Underinsurance Motorist
- \*Other the Collision (Comp)
- \*Collision Coverage
- \*Towing & Labor Costs
- \*Transportation Expense

More Info Found On Page 2

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## COVERAGES AND LIMITS OF LIABILITY PREMIUMS BY AUTO A. LIABILITY BODILY INJURY EACH PERSON 500,000 EACH ACCIDENT \$1,000,000 \$ 192.00 234.00 117.00 182.00 PROPERTY DAMAGE EACH ACCIDENT \$ 100,000 \$ 71.00 B. MEDICAL PAYMENTS EACH PERSON 10,000 \$ 15.00 18.00 8.00 14.00 C. UNINSURED MOTORISTS EACH PERSON BODILY INJURY 500,000 EACH ACCIDENT \$1,000,000 \$ 91.00 59.00 39.00 38.00 DAMAGE TO YOUR AUTO AUTO AUTO AUTO ACV = ACTUAL CASH VALUE OTHER THAN COLLISION ACV LESS DEDUCTIBLE \$ 500 500 500 500 \$ 64.00 57.00 48.00 32.00 COLLISION ACV LESS DEDUCTIBLE \$ 500 500 \$ 101.00 500 500 140.00 54.00 54.00 TOWING & LABOR COSTS 75 75 75 \$ 8.00 EACH DISABLEMENT 8.00 8.00 8.00 OPTIONAL TRANSPORTATION EXPENSES UP TO \$40 PER DAY TO A MAXIMUM OF \$1200 When another party holds a security interest in your vehicle they will be listed on the Declartions Page.

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COVERAGE IS PROVIDED ONLY WHERE A PREMIUM IS SHOWN FOR THE AUTO AND COVERAGE.

Insurance Associates Agency Inc. is a licensed independment agency representing many insurance companies like the carriers of The Hartford Group of Companies. When you consult with me on auto insurance I shop many companies in the time it takes you to shop just one. For the best coverage & rates, find out why an independent agent serves you best.

The policy will be countersigned by the agent of company officer.

COUNTERSIGNED BY

Sugar S. Castaneda

Auto insurance is rated in some part based upon claims and driving history, credit record, type and use of vehicles, other insurance with us, and other factors. We verify all info given to us to obtain the best rates for all clients we serve.

This auto declaration infographic is just one example and there will be as many versions as there are companies in the marketplace. Regardless of company the same minimum information will appear or is required. Understand your coverage! If you need expert advice or consultation on auto or other insurance, contact Terry McCarthy by phone or email him for more personalized attention to save money and improve coverage.

AUTHORIZED AGENT