

## MINIMUM RECOMMENDED AUTOMOBILE COVERAGES

**Combined Single Limit \$1,000,000** This coverage protects you and your assets, current and future, against suit in the event you are at fault and cause injury to others in a motor vehicle accident. It also pays for damage to another's property, whether autos, homes, bridges or telephone poles, and costs associated with loss of use of that property when you are at fault in a loss. This option provides coverage for accidents beyond Massachusetts to anywhere in the United States, its territories or possessions, and Canada. We recommend that you consider excess or Umbrella coverage over and above this minimum recommended level of protection.

**Medical Payments \$10,000.** This coverage provides medical expenses for you, and your passengers. Higher limits may be available from some companies. Contact our office for details.

**Hired and Non-owned Auto Liability-** This coverage will provide payment for damages to a third party, on behalf of your company, if you are in an accident with a rental vehicle or non-owned vehicle being rented or borrowed for business purposes. It will also cover an employee running an errand or visiting a client in their personal vehicle while on company time.

**Uninsured/Underinsured Coverage \$250,000/500,000.** This provides coverage for you, and passengers if injured in an accident caused by another vehicle with no insurance coverage, or insufficient insurance coverage.

**Comprehensive.** This pays for all other causes of physical damage to your vehicle, including fire, theft, flood, vandalism, and striking an animal. In most cases, a \$500 deductible is the best buy, but higher deductibles are available. **Glass breakage is also included in this coverage part with no deductible.**

**Collision.** This pays for collision damage to your car no matter who is at fault in the accident. The deductible applies only when you are at fault, or the other driver is unidentified. Deductibles of \$500, \$1,000 and \$2,500 are available.

\*\*\*\* Descriptions of coverages are for summary purposes only. Please refer to the actual Auto Policy for exact coverage descriptions. \*\*\*\*