

## AUTO INSURANCE

Keeping you covered wherever you're going.



### Discounts and savings opportunities for you.

- Safeco Package
- Billing Plan
- Distant Student
- Advance Quote
- Anti-Theft
- RightTrack®
- Specialty Policy
- Multi-Car Policy
- Accident-Free
- Preferred Payment Methods
- Low Mileage
- Good Student
- Homeowners
- Violation-Free

### Policy features:



#### Claims-Free Cash Back™<sup>1</sup>

Drive claims-free over the six-month review period and Safeco® will automatically mail you a check for 2.5% of your annual premium (up to 5% each year).



#### Diminishing Deductible<sup>2</sup>

Our collision deductible will decrease at every renewal if there are no claims filed against your policy. The deductible will continue to decrease for up to five years or until the \$500 maximum is reached.



#### Accident Forgiveness<sup>3</sup>

The first accident on your policy is waived after a set number of years with Safeco without an at-fault collision or violation.



#### Single-Loss Deductible<sup>4</sup>

Available with a Safeco Package. If you experience a significant loss that is covered by your Safeco Home Policy, and have other Safeco policies that are affected, like your auto, Safeco will waive all other deductibles after the home policy deductible is paid.



#### Annual Auto Policy

Your policy premium is set for an entire year so you know exactly how much your coverage is. Plus, combined billing statements give you a single bill for all your policies.



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## Your coverage options.

With Safeco's broad array of coverage options, your independent agent can tailor your policy to fit your needs and budget.

Protecting yourself	
<b>Liability</b>	If someone is hurt or their property is damaged in an accident, Safeco will help pay for covered damages and expenses, including court costs if you are sued.
<b>Medical Payments Protection</b>	Safeco will cover accident-related medical expenses up to the policy limits for anyone injured while in your car, regardless of who's at fault. In some states, this coverage may be known as Personal Injury Protection and may cover additional expenses, like loss of wages, while you're recovering from an accident.
<b>Uninsured/Underinsured Motorists</b>	If you're injured in an accident caused by someone with minimal or no insurance, Safeco will protect you and any passengers in your vehicle.
Protecting your car	
<b>Collision</b>	This coverage protects your car if it's damaged from hitting another vehicle or object.
<b>Comprehensive</b>	This coverage protects your car from theft, vandalism, fire, or severe weather events such as windstorms, hail, or earthquakes.



### How your deductible works:

A car insurance deductible is what you pay out of pocket to repair your car if you have an accident or claim.

For example, if you have a \$500 deductible and \$2,000 in repair costs, you'll pay \$500 and Safeco will pay the remaining \$1,500.

You have a choice of deductible amounts; choosing a higher deductible lowers your insurance rate but requires greater out-of-pocket expenses should you have an accident.

## Protection when you need it most.

### WHEN YOU HAVE A CLAIM

If you have an accident, Safeco promises to help you get back on the road as soon as possible. Should you ever need to file a claim, help is just a click away at [Safeco.com/claims](https://www.safeco.com/claims) or on the mobile app, or by calling Safeco Claims at 1-800-332-3226. Safeco's claims service is fast, hassle-free, and available to assist you 24/7.

- Easy estimates by submitting photos of your auto damage on the app
- Hassle-free repair options with Safeco's Guaranteed Repair Network<sup>5</sup>
- Track your claim in real time at [Safeco.com](https://www.safeco.com) or the Safeco mobile app

### WHEN YOU HAVE A BREAKDOWN OR AN ACCIDENT

**24-Hour Roadside Assistance<sup>6</sup>** From a jump-start to a tow, Safeco's optional 24-Hour Roadside Assistance coverage will get you moving again. You'll even be able to track the arrival of your tow truck in real time.

## Why choose Safeco?

Safeco<sup>®</sup> is sold exclusively through independent agents in your community with the backing of Liberty Mutual Insurance, a Fortune 100 company<sup>8</sup> rated "A" by A.M. Best Company<sup>9</sup>.

### MAKING THE PROCESS EASIER

**Accident Forgiveness** The first accident on your policy is waived after a set number of years with Safeco without an at-fault accident or violation.

**New Vehicle Replacement<sup>7</sup>** If you're the original owner of a car less than one year old that has been totaled or stolen, Safeco will pay you the value of a comparable new car.

**Loan/Lease Coverage** For new vehicles that have not been previously titled, Safeco will cover any unpaid amount on the loan or lease minus the actual cash value of the vehicle.

**Original Parts Replacement** Comprehensive and collision coverage is extended to repair or replace damaged property with original equipment manufactured parts, when available.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. <sup>1</sup>Safeco will review policies twice a year. In order to receive the reward, customers must have no AT-FAULT claims reported to the Safeco policy system in the prior six months. For the purposes of this review, we will not consider the following: Claims for which you are not at fault, as determined by us; at-fault claims that fall under the current threshold for surcharging; and Comprehensive-only claims. Customers with a late payment that is outstanding on the day the policy is reviewed will not receive the reward. Cash back amount is calculated based on policy term written premium as measured at the time of the claims-free review. Available to 12-month Superior and Ultra Safeco auto policies. <sup>2</sup>Diminishing Deductible available only with certain coverage endorsements when collision coverage applies to your policy. Limitations apply. Not available in all states. <sup>3</sup>Accident Forgiveness is subject to terms and conditions of Safeco's eligibility guidelines. Not available in CA, and may vary by state. <sup>4</sup>Not available in all states. <sup>5</sup>Guaranteed Repair Network not available in Rhode Island or Massachusetts. In these states we offer you our (PACE) program, which is similar to the Guaranteed Repair Network. However, the estimate is completed by a Safeco Insurance appraiser. For more information, speak with your Safeco Insurance Claims Representative. <sup>6</sup>Optional coverage. Roadside Assistance package includes towing to a qualified facility or location within 15 miles, delivery of fuel or fluid (costs of these items not included), and changing of flat tires only with Safeco's insured's inflated spare. May vary by state. <sup>7</sup>Optional endorsement. Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles, and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Availability may vary by state. <sup>8</sup>Liberty Mutual Group is ranked 68th on the Fortune 100 list of largest corporations in the U.S. based on 2017 revenue. <sup>9</sup>A.M. Best Rating Services, 2018. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. ©2019 Liberty Mutual Insurance AP-9007/E 04/19