



AUTO INSURANCE

DRIVE CONFIDENTLY

With the exception of your home, your car is probably the most valuable thing you own. It's an investment—one you rely on every day to commute, shuttle the kids, run errands and have fun.

Protecting that investment with a Stillwater Auto policy helps you do those things confidently.

You get quality coverage, personalized to your needs with limits that protect your assets.

You get unbeatable value, combining an affordable rate with money-saving discounts.

You get outstanding service from a company that's looking out for you, and will help you get back on the road quickly after a claim.

Stillwater helps you drive confidently, wherever you're headed.





Buying auto insurance

Stillwater offers more than just competitive rates. We offer quality, value and outstanding service.

When you buy auto insurance, look for a provider that:

- Offers coverage limits that protect your auto and assets if you're at fault in an accident
- Customizes a policy to fit your needs, with coverage options like collision and comprehensive, uninsured/underinsured motorist, towing and rental
- Recognizes your loyalty with a discount for "bundling" your auto and home policies
- Rewards you for things like being a good driver, buying a car with safety and theft-prevention technologies, and having a good student on the policy
- Has representatives ready to help you get back on the road as quickly as possible after a claim
- Has a solid reputation and high ratings by independent evaluators

Your Stillwater agent can help you get auto insurance that does all of this—and more!





Get quality coverage*, personalized to your needs

With Stillwater, you and your agent can build an affordable policy with coverages and limits ... that help you *drive confidently*.

Legally required coverages:

- Bodily Injury Liability—Pays if you cause an accident that injures another driver and/or passengers
- Property Damage Liability—Pays if you cause an accident that damages someone's property

Smart coverage options:

- Collision—Pays for physical damage to your car when it collides with another object, such as a tree or a second vehicle
- Comprehensive—Pays if your car is stolen, or damaged by something other than a collision with another vehicle (examples include fire, flooding or hitting an animal)
- Uninsured/Underinsured Motorist—Pays if you're in an accident caused by someone with little or no insurance

Additional coverage options to personalize your policy:

- Rental—Reimburses your rental costs if your car is being repaired under a collision or comprehensive claim
- Towing—Reimburses you if your car needs to be towed to a shop for a covered repair
- Medical Payments—Pays for necessary medical treatments, and other costs (including ambulance transportation, x-rays or nursing care), in the event of an accident
- Personal Injury Protection—Pays medical bills for any person injured in your car in an accident, regardless of who's at fault. (Available only in select states)



Choose a deductible that fits your budget

The deductible—which you choose when you buy a policy—is the amount you have to pay before the insurance company starts to pay for a covered loss. Generally speaking, the higher the deductible you choose, the lower your premium.

Get rewarded with money-saving discounts

Stillwater's already-low rates get even better with discounts. Here are just a few we offer:

- Accident/Violation Free
- Good Driver
- Good Student
- Multi-Car
- Multi-Policy
- Paid-in-Full
- Paperless
- Theft Prevention and Safety Device

Your Stillwater agent can tell you which discounts you're eligible for, and show you other ways you can save.

Report a claim any time, any day

Fast and effective claims service starts with the initial call. We're available 24 hours a day, 365 days a year, toll-free at 1-800-220-1351.

We recognize that—even with the best claims service—a car accident can disrupt your life. We're committed to helping you minimize that disruption, and settle your claim quickly and fairly.

**These are generalized coverage descriptions. Our Auto contract includes more detailed definitions.*

Coverages and discounts may not be available in all states or situations.

About Stillwater

Stillwater Insurance Group is a national insurance provider offering a full suite of insurance products and services. We strive to be the most respected insurance provider in the United States by setting and achieving the highest standards in quality products, service, customer experience and claims satisfaction.

Stillwater is:

Smart—We meet your evolving needs for homeowners, auto and business insurance

Fast—We exceed your expectations for customer and claims service

Strong—We're ready when you need us, and help you get back on your feet

We have an A+ accreditation from the Better Business Bureau. This recognizes our commitment to transparency, responsiveness, integrity and delivering on the promises we make. And we have an "A-" (Excellent) rating from A.M. Best, the leading insurance rating organization.

For more information, visit stillwater.com, or contact a Stillwater agent.

Stillwater Insurance Group of Companies

Stillwater Insurance Company

Stillwater Property and Casualty Insurance Company

Stillwater Insurance Services

