



# AUTO INSURANCE

Auto insurance protects you from the perils found on our roadways – whether driving your own vehicle, a rental car, or one you borrow. Auto insurance often includes:

- **LIABILITY INSURANCE:** Protects against claims for bodily injury or property damage caused by a vehicle accident in which you or your covered family members are considered responsible.
- **UNINSURED MOTORIST:** Provides bodily injury coverage for car accidents caused by a hit-and-run driver or uninsured motorist; which occur when you or your family members are driving a covered vehicle, or while you are a pedestrian.
- **UNDER INSURED MOTORIST:** Pays for damages you are legally entitled to recover from another party, when that person's car insurance is not adequately cover your loss.
- **MEDICAL EXPENSES:** Pays medical expenses for you or members of your family if you are injured in an auto accident or as a pedestrian struck by a vehicle. This car insurance protection also covers any passengers who are injured while riding in your vehicle.
- **FULL COVERAGE:** A combination of liability insurance, as well as comprehensive and collision coverage. This insurance is subject to a deductible.
- **COLLISION COVERAGE:** Protects you from losses resulting from damage to your vehicle due to a collision with another object.
- **COMPREHENSIVE COVERAGE:** Pays to repair damage to your vehicle, such as: glass breakage, fire, theft, natural disasters, vandalism, falling objects, and other losses.

## ADDITIONAL CAR INSURANCE OPTIONS:

- **RENTAL REIMBURSEMENT:** Covers the expense of a rental car while your vehicle is being repaired as a result of a covered loss, up to the limits of your policy.
- **TOWING AND LABOR:** Provides towing service for a disabled vehicle.
- **AUTO LOAN /LEASE COVERAGE (GAP):** In a total loss, when you have an active auto loan or lease, this auto insurance coverage pays the difference between the car's actual cash value and the amount owed to the lender or leasing company.

## CAR INSURANCE DISCOUNTS AVAILABLE:

- Multi-vehicle
- Good student
- Multi-policy
- Good driver
- Paid in Full
- Hybrid vehicle
- Electronic monthly payments
- Online billing
- Safety features and many others...

If you want more information about auto insurance, The Kemp Group Independent Insurance Agency in Nevada Iowa is here to help! Call us today!

**GOOD OL' FASHIONED SERVICE**

