

Signature

The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

## Unique Coverages for Your Auto

The Central Signature Auto Policy is built from the ground up to provide superior protection for your automotive assets, offering the industry-leading coverage, value, and service you deserve. It is our premier auto policy, extending Central's best auto protection at an outstanding price. Central Signature Auto helps you:

## REPLACE what's been lost...

- Short-term replacement cost loss settlement (up to one year) for both comprehensive and collision losses.
- Lock replacement coverage provides up to a \$500 benefit to replace your car locks if your car keys are lost or stolen.

## **RECOVER** from a loss...

- Towing coverage pays you up to \$250 to have your vehicle towed when your vehicle is disabled.
- *Transportation expenses coverage* provides reimbursement for expenses you've incurred up to \$3,000 when you have to rent a car because your vehicle's been damaged in a covered accident.
- Worldwide coverage for rented vehicles provides your policy's limits of liability for autos you rent outside the United States provided you purchase the required minimum coverage in that country.
- Lease and loan gap coverage helps fill the gap if your covered financed or leased auto is a total loss and your car is worth less than what you owe.
- Trip interruption coverage of up to \$1,000 reimburses you for expenses you incur for lodging or meals if you have an accident or your vehicle breaks down while you're on a trip over 100 miles from home.
- Vehicle modification coverage pays up to \$10,000 in expenses you incur to make modifications or purchase a new auto for you or a family member who becomes permanently disabled after a motor vehicle accident.
- Lockout coverage pays up to \$100 for locksmith expenses when you lock your keys in your car.
- Doubled medical payments coverage doubles the amounts available for your medical payments if you are injured while wearing your seat belt.
- Fire, police, rescue squad, and ambulance service charge coverage pays up to \$500 in the event you're assessed service charges by a responding emergency provider as a result of a covered auto accident.
- Automobile death benefit provides \$2,500 in coverage in the event a named insured is killed in a covered automobile accident.
- Rental Car Loss of Use pays an increased amount for loss of use to the rental car company if you have an accident in a rental car and are obligated to pay while the car is out of service.



Fulfilling the Promise Since 1876

www.central-insurance.com











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**RESTORE** what's been damaged...

- Original equipment manufacturer replacement parts coverage.
- Waiver of deductible for glass losses.
- Parked auto collision coverage provides a waiver of your collision deductible if your unoccupied, legally parked car is struck.
- Excess electronic equipment coverage provides up to \$1,000 in coverage for electronic equipment not permanently installed in your vehicle when damaged as a result of a covered loss.
- Personal effects coverage allows a benefit of up to \$500 to pay for personal items (clothing, luggage, etc.) damaged as a result of specific losses, including fire, lightning, flood and theft of the entire automobile.
- Air bag replacement coverage pays to replace your car's air bags if they are deployed and you've not been in an accident.
- Waiver of deductible in certain collision or total loss situations.
- Pet injury coverage pays up to \$1,000 if your dog or cat is injured or killed as a result of a covered loss.
- Child safety seats coverage provides benefits to replace a child safety seat after certain

Looking for even greater protection? Consider adding Central's Agreed Value Coverage to your Central Signature Auto Policy. For just cents a day, you can have peace of mind knowing that should a total loss occur, we'll pay you the full amount listed in your policy declarations with no dispute over the value of your vehicle.

## The Value of Central's Roadside Assistance

Every Central personal auto policy comes equipped with access to our Roadside Assistance Program. With Roadside Assistance, you'll have peace of mind knowing that a nationwide network of top-rated automotive and towing service providers are just a phone call away any time your vehicle is disabled.

Services provided through our Roadside Assistance Program network include:

- towing services
- tire changes
- winching services

charges may apply.

- fluid delivery (gas, oil, water, etc.)
- jump starts
- lockout services
- special concierge services to help you arrange alternate transportation and hotel reservations

Even better, with Signature's \$250 in Towing & Labor coverage, you're automatically covered in the event of a vehicle disablement. Simply sign the bill and get back on your way with no money out-of-pocket.\* And if you're stranded over 100 miles from home, Signature provides you up to \$1,000 in Trip Interruption Coverage for extra expenses such as lodging and meals. Talk to your Central agent today about the superior protection and value of the Central Signature Auto Policy!

\*Disabled vehicles are always towed to the nearest qualified repair facility. For certain makes/models, additional

The Central Signature Automobile coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.



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