

## AUTO INSURANCE

# Auto coverage options



## Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

### Safeco Essential™

A cost-effective policy that's ideal for price-conscious customers looking for solid, basic coverage.

### Safeco Enhanced™

Covers primary insurance needs with the option to add more coverages at a competitive price.

### Safeco Superior™

A higher-quality policy, with numerous built-in coverages and increased limits on some features.

### Safeco Premier™

Our most comprehensive coverage level, which bundles key optional coverages with the highest available limits into one policy for an exceptional value.

## Additional coverages and benefits.



### New Vehicle Replacement<sup>1</sup>

If you're the original owner of a car less than one year old (or less than two years old for Safeco Premier) that has been totaled or stolen, Safeco® will pay you the value of a comparable new car.



### 24-Hour Roadside Assistance<sup>2</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.



### 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.



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**Safeco**  
**Insurance™**  
A Liberty Mutual Company

Coverage	Safeco Essential™	Safeco Enhanced™	Safeco Superior™	Safeco Premier™
<b>Deductibles</b>				
Diminishing deductible <sup>3</sup>			\$50 / 6 months, \$500	\$50 / 6 months, \$500
Collision deductible for not-at-fault loss			Waived <sup>4</sup>	Waived <sup>4</sup>
Comprehensive deductible for total loss			Waived	Waived
<b>Coverages and benefits</b>				
Accident Forgiveness <sup>5</sup>		Qualify after 6 years of clean driving with Safeco	Qualify after 3 years of clean driving with Safeco	Eligible immediately with 3 years of clean driving
Claims-Free Cash Back™ <sup>6</sup>			Included	Included
Worldwide Rental			Included	Included
Electronic Key Replacement			Deductible waived	Deductible waived
Dog and cat coverage				\$500
Airbag Replacement if it deploys without an accident				Included
Adjustment for Depreciation or Betterment				Waived
Punitive Damages exclusion removed				Included
Transportation Expenses – Loss of Use – Auto Theft	Optional \$20 / day, \$600	Optional \$25 / day, \$750	Optional \$25 / day, \$750	Included, \$3K, no daily limit Included, \$3K, no daily limit
<b>Internal limits</b>				
Loss of Earnings for Trial	\$200 / day	\$250 / day	\$250 / day	\$400 / day
Extra Death Benefit (per person / per occurrence)				\$2,000 / \$4,000
Bail Bonds	\$250	\$1,000	\$1,000	\$1,000
Non-OEM Electronic Equipment	\$500	\$500	\$1,000	\$1,000
Non-OEM Furnishings and Equipment	\$500	\$500	\$1,000	\$1,000
<b>Optional coverages</b>				
Loan/Lease	Optional	Optional	Optional	Included
New Vehicle Replacement	Optional	Optional	Included, 1-yr	Included, 2-yr
Better Car Replacement™				Optional
Audio and Visual	\$500	\$1,000	\$1,000	\$1,000
Customized Equipment	\$500	\$1,000	\$1,000	\$1,000
24-Hour Roadside Assistance	Optional	Optional	Optional	Included, 100-mile towing
Emergency Assistance Package (EAP). Includes items below:	Optional	Optional	Optional	Included
Emergency Expenses (PPA / RV)	\$500 / \$1,500	\$500 / \$1,500	\$500 / \$1,500	\$1,000 / \$1,500
Disabled Vehicle—Transportation Expense (PPA / RV)	\$100 / \$200	\$100 / \$200	\$100 / \$200	\$150 / \$200
Key Lockout—RV	\$200	\$200	\$200	\$200
Personal Property Coverage	\$500	\$500	\$500	\$500
24-Hour Roadside Assistance	Included	Included	Included	Included, 100-mile towing

Coverage limits not all-inclusive. These are samples of available coverage options. If the information in these materials conflicts with the policy language that it describes, the policy language prevails.

## Save money with Safeco's safe driving rewards.



### Accident Forgiveness

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



### Claims-Free Cash Back™

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

Your 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.

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>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>2</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. Real time tracking may not be available with all roadside assistance service providers. <sup>3</sup>Diminishing Deductible available only with certain coverage endorsements when collision coverage applies to your policy. Limitations apply. Not available in all states. <sup>4</sup>Waived for not-at-fault loss depending on endorsement language. <sup>5</sup>Accident Forgiveness is subject to terms and conditions of Safeco's eligibility guidelines. Not available in CA, and may vary by state. <sup>6</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 that 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 Premier Safeco auto policies. 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. Learn more about our privacy policy at [libertymutual.com/privacy](https://libertymutual.com/privacy). ©2021 Liberty Mutual Insurance

AP-9389/E IN 02/21