

# Options.

Not all companies offer every option

Prices vary by company. These are estimates,

Annual prices

Rental Car	Accident - need rental car - pays \$30-\$40 day \$210-\$280 week toward cost of rental car	Pay \$16+-
Towing	Flat tire, stuck, car won't start, out of gas, car breaks down. Call 800# help comes. Up to \$100per call	Pay \$16+-
New Auto Replacement	3 year old Auto totaled in accident, , Paid \$40K three years ago. Now, used one just as good costs \$28K. New model is now \$46K. Instead of \$28K, you get \$46K - \$18K more..  Some companies remove this coverage after 5-6 model years. Some do not. So, if you plan on keeping your vehicle 10 years - know which keeps it on forever & which do not. - .	Pay about same CM & CL price as when auto is new. -  CM=Other Than - other than CL=Collision
1 Year Newer Auto Replacement	When auto is totaled, payment is for 1 year newer model. Example Have a 15, get a 16,	Pay 3%+- more on CM & CL
Original Equipment Parts	When car is new, "new model year or only 1 prior" OEM parts are installed without buying this coverage. If you always want OEM parts pay a little more only for comprehensive and collision on the older vehicles.	Pay about 2% / 4% more for CM and CL. After 2 <sup>nd</sup> year
Accident Forgiveness	If you have an at fault accident, where insurance company pays to fix your auto - - - - , <u>Not</u> a CM loss - like hail or wind or glass or deer hit <u>Not</u> a loss while parked or stopped_ <u>Not</u> an fault loss where payment is less than \$1000 <u>Not</u> a loss where other driver or his insurance pays.  Example: Run off road due to ice and damage is \$4,000 to fix auto. Without accident forgiveness, insurance might go up 15 to 20% for three years.  1 free at fault accident every 3-5 years CM = Other than Collision CL = Collision	Pay about 4% more on the total premium each year. .
Diminishing Deductible CL	Collision "CL" deductible drops \$50 for each year there is no accident. Have \$1000 deductible - in 10 years it is \$500.	Pay about 5%more on CL premium
0 Deductible Glass Breakage	Other than Collision "Comprehensive CM" is often purchased with a \$500 Deductible or \$1,000 Deductible - same as Collision deductible. Put on full glass and for any glass breakage call the 800# and a new glass is put in free. No Deductible.	Pay about 7% to 8% more on CM
Loan/Lease Gap	Sometimes loans are more than current value of vehicle at time of total loss. This covers it. No needed if new car replacement purchased	Pay about 5% more on CM and CL
Double Med Pay &	When wearing a seat belt, medical pay for each passenger doubled	No charge
Uninsured Motorists Physical Damage	If hit and run driver takes out your vehicle - you get paid for your car damage . If other drivers fault - and he/she has no insurance You are paid for your Car damage - .	
Mechanical Parts Replacement New  EV batteries Tires Cat Converter Exhaust Sys	Some parts age and need replacing. If an insured loss occurs, people don't put on used tires, exhaust, cat. Converters,.  Example: Have a tire destroyed and you have to put on 2 matching, not just one. If life of tire remaining is 50% and a new tire is \$100. Payment is \$50, not \$200 for two tires. With mechanical parts replacement.  Example: If your EV battery pack \$4,000 to \$10,000 is damaged in an accident and cannot be repaired do you get an overhauled unit pulled from another vehicle or a new one? Mechanical parts replacement is new - not overhauled.	Pay about 1% to 2% of the CM and CL Premium.  Usually part of a package of options and included as part of that package option charge.
Waive Deductible	Have two or more autos insured or auto and home - only one deductible per claim.	Some Cos include free
Airbag	Accidental deployment "no accident occurs"	Some Cos incl
Pet Injury	Covers pets while traveling in a vehicle	\$5 to \$10
Trip Interruption	Pays for accommodations and meals	\$5 to \$10