# Non-Owner Auto Insurance

Personal insurance - coverage overview, limitations and how to get a quote



## OVERVIEW

Non-owner auto provides liability coverage when you regularly borrow or rent cars, or need to keep continuous insurance without owning a vehicle.

## WHAT'S COVERED

**Liability**
Injuries and property damage you cause to others in an accident.

**Uninsured motorist**
Your injuries when the at-fault driver has little or no insurance.

**Rental cars**
Liability that follows you when you rent.

**Continuous coverage**
Avoids a lapse that raises future premiums.

**SR-22 filing**
Available where the state requires proof of insurance.

**Good to know**
Non-owner policies cost much less than a standard auto policy because there's no vehicle to insure.

## WHY SOCIETIES INSURANCE

**Independent agency**
We work for you, not for one insurance company.

**50+ carriers compared**
We shop A-rated markets for coverage and price.

**Licensed advisors**
Licensed in 29+ states, with real people to call.

**Free, no obligation**
Quotes cost nothing and you choose what to buy.

## LIMITATIONS & EXCLUSIONS

**Typically not covered for this product:**

- × Damage to the car you are driving
- × Vehicles owned by or regularly available to household members

**All policies:**

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

## HAVE THESE READY

- Driver's license number
- How often you drive and whose cars
- Prior insurance details
- Any SR-22 requirement

## HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

## Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 info@societiesinsurance.com

societiesinsurance.com/non-owner-auto/

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