Private Passenger Auto Insurance

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



OVERVIEW

Your auto policy protects you, your passengers and your car every time you drive. Each state sets its own minimum liability limits, but minimums rarely cover a serious accident, so we help you choose limits that protect your savings and your home. We shop 50+ carriers to match coverage to your drivers, vehicles and how you use them.

WHAT'S COVERED

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

Collision
Damage to your vehicle from an accident, regardless of fault.

Comprehensive
Theft, vandalism, fire, hail, flood and animal strikes.

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

Rental and towing
A rental car and roadside help while your car is repaired.

Medical payments / PIP
Medical bills for you and your passengers; PIP is required in no-fault states.

Rental reimbursement
A rental car while yours is repaired after a covered claim.

Roadside assistance
Towing, jump-starts, flat tires and lockouts.

Gap / loan-lease payoff
What you still owe if a financed or leased car is totaled.

Good to know

Bundling auto with home or renters coverage and keeping a clean record usually lower your premium.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Mechanical breakdown
- × Normal wear and tear
- × Business
- × Rideshare or delivery use unless added

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

- Year, make, model and VIN of each vehicle
- Driver's license numbers and dates of birth
- Your current auto declarations page
- Accidents and tickets in the past 5 years

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/private-passenger-auto/

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