

# Ohio Personal Auto Insurance

<p><b>MANDATORY COVERAGES</b></p>	<p>Ohio law requires motor vehicle operators to obtain proof of Financial Responsibility, usually through the purchase of insurance or a bond. The following mandatory coverages satisfy the Financial Responsibility requirements in the State of Ohio. The maximum limits for each coverage is listed in the Policy Declarations.</p>
<p>Liability (Part A) Bodily Injury</p>	<p>Bodily Injury Liability pays for injuries sustained by others in the event the insured is legally liable for an accident. Bodily Injury damages include bodily harm, sickness or disease, and death. Payment is also available for defense and court costs for covered claims. Concurrent BI limits are required on all units.</p>
<p>Liability (Part A) Property Damage</p>	<p>Property Damage Liability pays for accidental physical damage to the tangible property of others when an insured is deemed legally liable for an accident.</p>
<p><b>INCLUDED COVERAGES</b></p>	<p>When Liability Coverage is purchased to fulfill the Ohio Financial Responsibility Law, the following coverages are included.</p>
<p>Accidental Death</p>	<p>Accidental Death coverage is provided in the event of the death of a named insured or family member as a result of an auto accident if death occurs within 90 days of the accident. This coverage is included at a \$20,000 limit for all private passenger vehicles listed in the Policy Declarations that also have Liability coverage.</p>
<p>Auto Rental Reimbursement</p>	<p>Auto Rental Reimbursement pays for rental car reimbursement incurred after a covered loss renders a covered vehicle unusable for more than 24 hours. The limit is \$20 per day, \$600 maximum (\$20/\$600) per occurrence, although higher limits can be purchased. The coverage is only available when Comprehensive and Collision Coverages are purchased.</p>
<p><b>OPTIONAL COVERAGES</b></p>	<p>Ohio law does not require vehicle owners to carry coverage for collision and other perils on their vehicles. However, most drivers purchase all or some of the following coverages, particularly if required by a lienholder. When these coverages are purchased, the maximum limits and applicable deductibles are listed on the Policy Declarations.</p>
<p>Medical Payments (Part B)</p>	<p>Medical Payments pay for reasonable and necessary medical expenses and funeral services for you and your passengers when those expenses are related to an auto accident.</p>
<p>Uninsured Motorists Coverage (Part C)</p>	<p>Uninsured Motorists Coverage pays for Bodily Injury sustained to the insured(s) in the event the insured is involved in an accident with a liable uninsured motorist.</p>
<p>Underinsured Motorists Coverage (Part C)</p>	<p>Underinsured Motorists Coverage pays for Bodily Injury sustained to the insured(s) in the event the insured is involved in an accident with a liable motorist without sufficient Bodily Injury coverage. The coverage is included when Uninsured Motorist Coverage is purchased.</p>
<p>Coverage For Damage To Your Auto - Collision Coverage (Part D)</p>	<p>Collision Coverage pays for damages to the insured's covered vehicle caused by the upset of the vehicle, or collision with another object or vehicle. When Collision Coverage is purchased, the Deductible listed in the Policy Declarations is the maximum paid by the insured.</p>

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<p>Coverage For Damage To Your Auto - Comprehensive Coverage (Part D)</p>	<p>Comprehensive Coverage pays for damages to the insured's covered vehicle caused by a covered "other than collision" event. Examples include fire, wind, vandalism, theft or impact with an animal. When Comprehensive Coverage is purchased, the Deductible listed in the Policy Declarations is the maximum paid by the insured. The insured can choose to include a Deductible waiver for glass repair and replacement.</p>
<p><b>OPTIONAL ENDORSEMENTS</b></p>	<p>The following Endorsements may be purchased to enhance the coverages offered to the insured.</p>
<p>Auto Coverage Plus</p>	<p>Auto Coverage Plus includes several coverage enhancements for one premium charge. The following coverages are included: Collision Deductible Waiver, Personal Property Coverage, New Vehicle Replacement Cost Coverage, Electronic Equipment and Accessories Coverage, Lodging Coverage, Air Bag Replacement Coverage, Locksmith Coverage, Pet Coverage, and Re-Key Coverage. The limit for each coverage is listed in the Endorsement.</p>
<p>Extended Non-Owned</p>	<p>Extended Non-Owned Liability is offered when a vehicle is furnished by an employer for the regular use by the individual named in the Policy Declarations, and the employer provides no protection for the named insured on a direct primary basis for Bodily Injury and Property Damage Liability.</p>
<p>Named Non-Owned</p>	<p>Named Non-Owned Liability is offered for an insured that does not own an automobile but has a need for coverage for the operation of non-owned automobiles.</p>
<p>Loan/Lease Gap</p>	<p>Loan/Lease Gap Coverage is offered to provide coverage for the difference, or gap, between the value of the loan or lease and the actual cash value of a covered vehicle. It can be purchased only if Collision and Comprehensive Coverages are purchased for this vehicle. Loan/Lease Gap applies only in the event of the unexpected end of a loan or lease agreement due to the total loss of the covered vehicle. The greater of the following is covered:</p> <ul style="list-style-type: none"> <li>• The unpaid amount due to the lease or loan of the covered auto; or</li> <li>• The actual cash value of the auto.</li> </ul> <p>This endorsement is only available on the loan or lease of a new automobile. A new auto under this endorsement means an automobile that has not been previously titled by the state.</p>
<p>Excess Electronic Equipment</p>	<p>Excess Electronic Equipment is included in the policy for Factory Installed Excess Electronic Equipment when Comprehensive and Collision Coverages are purchased. Non-Factory Installed Excess Electronic Equipment coverage is provided in the policy but is limited to \$1,000. Excess Electronic Equipment in excess of \$1,000 must be purchased for increased coverage. The type of equipment that may be covered includes (but is not limited to): radios and stereos, tape decks, CD systems, navigation systems, internet access systems, personal computers, video entertainment systems, telephones, televisions, two-way mobile radios, scanners, and citizens band radios. With the purchase of this endorsement, coverage is also included for loss to tapes, disks, and other media if in the covered vehicle at the time of loss.</p>
<p>Roadside Assistance &amp; Towing Coverage</p>	<p>Roadside Assistance and Towing Coverage provides towing coverage as well as assistance at the scene for items such as: tire changes, emergency fluid delivery, dead battery jumpstarts, lockout service, minor mechanical aid and concierge services. A "qualified repair facility" must be contacted, otherwise, reimbursement is limited up to \$75 for private passenger autos or \$150 for miscellaneous vehicles such as a Motorhome. The coverage is only available when Comprehensive and Collision coverage are purchased.</p>

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