

USP Special Value Renewal Policy Coverage Summary



Policyholder:

Agent:

Policy Number:

Policy Period:

12/05/2008 to 12/05/2009 12:01 AM Standard Time

Policyholder Since:

12/2005

Insurance Provided By:

Encompass Indemnity Company

2775 Sanders Rd.; Northbrook, IL 60062-6127

24 HOUR CLAIM REPORTING 800-588-7400

IMPORTANT INFORMATION ABOUT YOUR POLICY

There are no drivers in the household under 25 years of age.

MOTOR VEHICLE PROTECTION

(Coverage applies only if a premium or limit is shown)

Vehicle 1

Description:

2005 MAZDA TRIBUTE

VIN:

Rated Driver:

Use:

Class Code:

COVERAGES

LIMITS

2	BODILY INJURY (per person/per accident)	\$ 100,000/300,000	1
3	PROPERTY DAMAGE (per accident)	\$ 100,000	
4	MEDICAL EXPENSE	\$ 5,000	
5	UNINSURED/UNDERINSURED MOTORISTS (per person/per accident)	\$ 100,000/300,000	
6	COMPREHENSIVE (Comp)	\$ 500 Deductible	
7	COLLISION (Coll) DEDUCTIBLE WAIVER	\$ 500 Deductible	8
	Deductible will be waived if your windshield is repaired, not replaced.		
9	TOWING	\$ 75	\$

1. The limit is the maximum paid by the company.
2. Bodily injury pays to treat injuries of the individual(s) injured in the vehicle you hit.
3. Property damage pays for damage to the vehicle you hit.
4. Medical expense coverage pays medical bills for yourself and anyone else in the car regardless of who is at fault in the accident.
5. Underinsured or uninsured motorists coverage pays for your injuries if you are in an accident with someone without adequate coverage.
6. Comprehensive covers damage to your car caused by anything other than a collision.
7. Collision covers damage to your car if you cause an accident with another car or object.
8. Deductible - in this example you would pay the first \$500 of any comprehensive or collision claim.
9. This part of your coverage is optional.