

Family Auto Coverage



Mandatory Coverages (Michigan No-Fault)

Bodily Injury Liability Coverage

This coverage provides protection when a covered driver is legally liable and causes bodily injury to others when driving your car or when driving another car with the permission of the owner. It also protects anyone who is driving your car with your permission.

Property Damage Liability Coverage (outside of Michigan)

This coverage pays for property damage for which you are legally liable as a result of accidents occurring outside of the state of Michigan.

Property Protection Insurance (in Michigan)

This coverage pays for damage to the property of others resulting from accidents occurring in the state of Michigan without regard to fault, up to a limit of \$1,000,000. (Note: this coverage does not include damage to moving, improperly parked, or improperly stopped motor vehicles.)

Personal Injury Protection

This coverage protects you and your resident relatives by paying the following benefits:

- Medical - Your primary No-Fault automobile policy provides lifetime medical benefits for reasonable and customary treatment of injuries that resulted from an automobile accident. (Excess policies are also available)

- Wages - Wage benefits are available for the length of time you are disabled because of an automobile accident for up to 36 months from the date of the accident. (Excess policies are also available)
- Funeral and burial expenses are paid up to \$3,000. (This exceeds the statutory requirement of \$1,750)
- Survivor - Survivor Benefits are available for up to 36 months after the date of the auto accident. This includes contributions of tangible things of economic value that would have been received by the dependents for support.

Optional Coverages

Uninsured Motorist Coverage

This coverage protects you by paying bodily injury awards that you are legally entitled to recover when an occurrence involves an uninsured or hit-and-run driver.

Underinsured Motorist Coverage

Some motorists carry only minimal coverage limits on their bodily injury liability insurance. This coverage protects you by paying bodily injury awards that you are legally entitled to recover when the negligent party is insufficiently insured.



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Optional Coverages (Continued)

Collision Coverage

You may choose one of the following three types of collision coverage to protect the investment in your auto:

- Limited - Pays only if you were not more than 50% at fault - the deductible applies to all covered losses.
- Regular - You always pay the deductible amount.
- Broadened - You pay the deductible only if you were more than 50% at fault.

Comprehensive Coverage

Provides insurance protection for events other than collision such as:

- Fire
- Theft
- Glass breakage
- Vandalism
- Flood
- Falling objects
- Contact with birds or animals

Limited Property Damage Liability (sometimes referred to as “mini-tort”)

In the state of Michigan, you can be held legally liable for up to \$500 for damage to other motor vehicles.

This coverage provides insurance protection for such circumstances.

Emergency Road Service (ERS)

Provides for towing, flat tire change, battery jump-starts, emergency fuel and fuel replacement, and lock out service. ERS is included on all autos with collision coverage and/or comprehensive coverage. ERS is optional for autos that only carry the Mandatory No Fault coverages.

More Optional Coverages

- Auto Rental Reimbursement
- Tapes, discs, and other media
- Electronic Equipment
- Custom Furnishings
- Replacement Cost Coverage
- Travel Interruption Coverage
- Farm Replacement Labor

Available Discounts and Credits

- FB Welcome Credit
- Safe Driver Credit
- FB Advantage Discount
- Multi-Policy Credit
- Accident Free Continuous Coverage Credit
- Alumni Association Member Discount
- Preferred Youthful Driver Discount

This summary gives a general description. For all coverages, conditions, and exclusions, refer to the policy.

This advertisement contains only a basic outline of the coverages that are available from the Farm Bureau Insurance Companies. No coverages are provided by the advertisement and this advertisement is not an insurance contract. All coverages are subject to exclusions and conditions that are set forth in the particular insurance contract.

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