

Auto Insurance from The Hartford

**Get the coverage and
value you need for the
long road ahead.**





Better coverage, better value for you and your family.

When you buy auto insurance, you're not just protecting your vehicle – you're protecting your way of life. Working together, The Hartford and your Independent Agent are committed to giving you the best protection available.

For nearly 200 years, The Hartford has been a beacon of quality, stability and performance in the insurance industry. We understand what it takes to meet your coverage needs and exceed your expectations when it comes to value. That's why we offer a variety of auto policy packages providing flexible coverage options and customized pricing based on your unique situation and preferences. And with complimentary extras built into every policy, not to mention fast, reliable and toll-free 24/7 claim reporting, auto coverage from The Hartford is miles ahead of the competition.

Affordable coverage you can't afford to be without

You don't have the exact same car or driving habits as your neighbor, your best friend, or even your parents. Shouldn't your auto coverage be just as unique as you are? With The Hartford's Auto program, you can choose coverage levels tailored to your unique needs and budget. As your lifestyle and insurance needs change, your policy and rates will, too. So you can drive easy knowing that The Hartford will have you covered today and years down the road.

Which of these four innovative auto packages is right for your driving needs right now?

Essential Package – For drivers who appreciate value over extras, the Essential Package provides great coverage without the frills. Our most economical plan, Essential offers a six-month term with your choice of limits and deductible.

Sentinel Package – Drivers seeking state-of-the-industry coverage at a great value will find Sentinel a perfect fit. Available in a six-month term, Sentinel offers a variety of payment plans.

Sentinel Gold Package – For more value, features and extras, Sentinel Gold is more than the usual auto policy. Featuring new vehicle replacement, waiver of deductible for not-at-fault accidents, \$10,000 Accidental Death Benefit, and a disappearing deductible with renewal, Sentinel Gold sets the standard.

Sentinel Platinum Package – For maximum protection with minimal hassles, Sentinel Platinum provides all the features of our Gold package, as well as renewal assurance guarantee, travel expense coverage, and first accident forgiveness.





Best of all, each Hartford Auto policy provides additional savings and benefits any driver will appreciate:

- Homeownership and Length of Residence credits
- First Hartford Not-At-Fault Accident Forgiveness
- 24-hour roadside assistance

These extra features
bring added value to you.

When you choose The Hartford's Sentinel Gold or Platinum package, your policy comes with four unique benefits that increase your protection:

New vehicle replacement cost – If your new vehicle is totaled within the first 12 months or 15,000 miles of ownership, we'll pay to replace it, without any deduction for depreciation.

Deductible waiver for collisions that are not your fault – If you have The Hartford collision coverage and you're involved in an accident in which the other party can be identified and is clearly at fault, we'll waive your deductible and pay the full cost of covered damages.

Reduced deductible for using authorized shops for collision repairs – In most states, when you choose a Hartford-authorized shop to repair your vehicle, we will reduce the collision deductible by \$100 and guarantee the workmanship for as long as you own the vehicle.



\$10,000 Accidental Death Benefit – Should you or a family member be fatally injured in an accident involving your Hartford-insured vehicle (and all occupants were wearing their seatbelts), you or your beneficiary will receive an accidental death benefit of \$10,000.

Disappearing Deductible

To reward good drivers for being good customers, The Hartford offers qualified* drivers a \$150 reduction in their collision deductible after insuring with us for three years. And you'll continue to receive \$50 off for every additional year that you and all drivers listed on the policy maintain clean driving records.

For example, let's say you have a \$500 Collision Deductible, and you experience a covered loss in your fourth policy year with The Hartford. Your Collision Deductible would be reduced by \$150 at the time of the loss, and you would pay \$350 out of pocket instead of \$500. If the loss occurred after 10 years as a customer, you would pay nothing.

Pricing as unique as you are.

When determining your auto premiums, The Hartford treats you like the unique individual that you are. We consider your age, driving history, marital status, location, and more to give us an accurate picture of your needs and risk factors. So the rate you pay for auto insurance is a reflection of you, not your spouse, your teenager, or any other driver in your household. Each year, we review your account, driving habits, and other factors to ensure that you get the best rates possible, now and throughout your driving lifetime.

* Qualified means that none of the drivers on your policy have had a traffic violation or accident in the past five years prior to the first deductible reduction (or three years where required by law). Some states may limit the amount of the deductible reduction.

Exceptional claim service brings exceptional peace of mind.

What really distinguishes one auto policy from another is the company that stands behind it. And The Hartford's claim service has earned an impressive 94 percent satisfaction score in a recent customer survey.

Our Claim Specialists are standing by 24 hours a day, 365 days a year to speed the processing of your claim. To report an accident or loss, simply call our toll-free claim hotline at 1-800-243-5860. As soon as you call, our Customer Care Team springs into action:

- We'll explain the claim process and your rights under your policy.
- If you need a rental car, we'll deliver it.
- We'll connect you to one of our pre-approved Customer Repair Service Program shops,** if you choose.
- Damaged windshields can be replaced or repaired quickly by any of nearly 10,000 approved glass specialists. To save you time and hassle, they'll even come to your home or work to make the necessary repairs.
- Use our special vehicle locator service to find a replacement for your totaled car.

** Not available in all states.



Lifetime Repair Guarantee⁺

All of The Hartford's recommended repair shops have been pre-screened and approved for their high standards and expert, reliable workmanship. If you choose to have your repairs performed by one of these shops, we'll guarantee the workmanship for as long as you own the vehicle. If you're not satisfied with the quality of the repairs, we'll have it corrected at no additional cost to you.

Toll-Free Roadside Assistance

Another valuable standard feature with all auto policies from The Hartford is RESCUE 1-800[®], our free roadside assistance program. Whether your car breaks down in your driveway or miles away from home, you'll drive easier knowing that help is only a toll-free call away. We'll immediately send a qualified professional to tow or unlock your car. If you purchased The Hartford's towing and labor coverage, you simply sign for those services, up to the dollar amount of your policy, and you're on your way. If you don't have towing and labor coverage, you'll still get the immediate service you need – just pay the service provider directly.

⁺ TX Residents: This program feature is neither an insurance product, nor a contractual right nor guaranty that can be found within the express terms of the insurance policy being offered. It has no pecuniary value. Availability of the feature is subject to the conditions stated herein and to other Hartford operating policies and procedures.



More ways to save on your insurance costs

At The Hartford, we're serious about our pledge to fight auto insurance fraud and control medical expenses, so that no one pays the price for needlessly inflated costs. In addition to our affordable packages, you can take further steps to manage your rates:

- Insure your home and auto with The Hartford
- Choose higher deductible amounts
- Insure more than one vehicle with The Hartford
- Carpool to work
- Install anti-theft devices on your vehicle
- Have students on your policy who demonstrate "good student status"

Our plans also recognize and reward safe driving records and responsible lifestyles. That's why The Hartford offers our lower "married" rate⁺⁺ to single parents who have custody of resident children, as well as "domestic partners." These families can also take advantage of our multi-car discounts.

⁺⁺ Not available in all states.





Make your Independent Agent and The Hartford your trusted partners at the wheel

Call on the expertise of your agent for each of your auto, homeowners, and personal insurance needs. And enjoy the savings, convenience, and service benefits of keeping your personal insurance in the secure hands of one trusted company.

To learn more about how The Hartford can meet your insurance needs today and every day, talk with your local agent. And visit our Web site at www.thehartford.com.



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