



PERSONAL SERVICE PEACE OF MIND

For more information about our automobile insurance coverage, please contact your Badger agent.

*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions.
This brochure is not part of your policy.*



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AUTOMOBILE INSURANCE

The Extra Protection You Need



The Heart of Your Insurance Protection

Your automobile is likely to be one of your most costly possessions. Insurance protects your investment and provides a way of managing the expense of accidents, injuries, vandalism or theft. With a Badger Mutual policy, you are also insuring your premium against an accident - caused surcharge, as there is no increase in premium with your first accident.



When you purchase protection from Badger, you can expect the following:

- » Friendly, personal service
- » Competitive rates
- » Comprehensive coverage
- » Prompt and fair claim service
- » Convenient billing options

AVAILABLE DISCOUNTS

- **Group Discounts** – Save when you bundle auto and home/condo. Add umbrella coverage at a low cost.
- **Multiple Vehicles** – Discount for insuring more than one vehicle.
- **Valued Customer** – Reward for 24 months of claim-free coverage.
- **New Customer** – One-time discount for new, claim-free customers (24 months).
- **Mature Household** – Available if no household members are aged 15–30.
- **Loyalty** – Grows yearly after two years, maxing out at seven years.
- **BADGER TRUST®** – Save up to 33% based on credit-based insurance score.



Understanding the types of auto insurance coverage options will help you make choices that are right for you.

Physical Damage Coverages

Collision pays for loss to your car caused by collision with another object or vehicle.

Comprehensive pays for loss to your car caused by accidental means other than collision.

Liability Coverage

Protects you and others.

Medical Payments

Pays medical expenses for you and passengers.

Uninsured/Underinsured Motorists

Pays for bodily injury loss caused by other uninsured or underinsured drivers.

Miscellaneous Coverages

- » Extended Transportation Expenses
- » Electronic Equipment
- » Towing & Labor Costs
- » Trailers (Utility & Mobile Home)
- » Auto Loan/Lease