

Universal North America has something for everyone.

Start with our competitive rates; then check off any discounts that may apply. Universal North America offers flexible payment options for every budget.

AVAILABLE DISCOUNTS	
Multiple Policies with Universal North America ✓	Safety Equipment ✓
<ul style="list-style-type: none"> Companion Homeowners Policy Companion Personal Umbrella Policy Unipak – Companion Homeowners and Personal Umbrella Policies 	<ul style="list-style-type: none"> Driver's Side Airbag Driver's and Passenger Side Airbags Anti-Lock Brakes
Training/Student ✓	Anti-Theft Devices ✓
<ul style="list-style-type: none"> Completed Driver Improvement Course Completed Qualified Driver Education Course (<i>operators under 21 years of age</i>) Full-time Students (<i>must meet minimum grade point requirements</i>) 	<ul style="list-style-type: none"> Alarm and Active Disabling Passive Disabling

Screech. Squeal. Scrape. Crash. These are sounds car owners dread because they often go hand-in-hand with accidents, theft or petty vandalism. Relax. When the unexpected happens...

...Universal North America has a plan for that.

Universal North America Office Locations:

Florida

101 Arthur Andersen Parkway, Suite 220
Sarasota, FL 34232
Toll Free: 866-338-4262
Office: 941-378-8851
Customer Service: 866-458-4262

Texas

9901 IH 10 West, Suite 980
San Antonio, TX 78230
Toll Free: 866-958-4289
Office: 210-877-5800
Customer Service: 877-763-4544

Western Region

701 University Avenue, Suite 110
Sacramento, CA 95825
Toll Free: 888-295-7110

Customer Service

Home, Auto, Commercial: 866-458-4262
Flood: 877-826-6924

Claims

Toll Free: 866-999-0898

This brochure is not an insurance policy; it provides a general description of Universal North America's Auto insurance coverage. Actual coverage will be determined by the terms and conditions of the policy. All types of coverage listed are subject to limits and should be reviewed closely to ensure sufficient coverage. Optional coverages and increased coverage limits are available for an additional premium.

Insurance products are issued and underwritten by one of Universal North America's companies: Universal North America Insurance Company or Universal Insurance Company of North America. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.

UNIVERSAL

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Universal North America®

Insurance without the surprises.

UniversalNorthAmerica.com



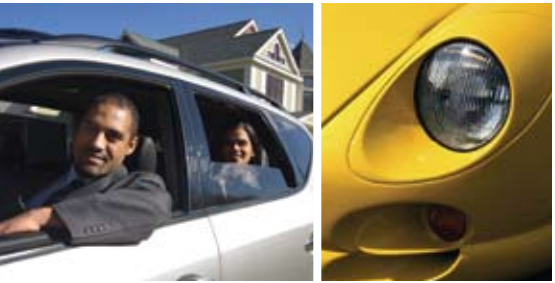
Personal Auto Insurance

DEPENDABLE COLLISION, COMPREHENSIVE AND LIABILITY COVERAGE

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Plan now for the unexpected. Ask about Auto coverage from Universal North America. We know what to do when the rubber meets the road.

Our Auto coverage goes the distance.

At Universal North America, our Auto insurance protects more than cars. It protects families and their critical assets with quick, dependable service in the event of auto-related damages, loss, injury or lawsuit. That means Universal North America policyholders experience peace of mind all the time and a smooth road to recovery when accidents do occur.

Count on us to protect your interests.

Universal North America's standard Auto insurance policy offers serious protection, including:

- **Bodily Injury Liability**
This coverage pays for medical expenses, pain and suffering and other damages if a covered driver is responsible for accidentally injuring someone. It also covers related legal defense and court costs.
- **Property Damage Liability**
This coverage pays for someone else's vehicle or property if a covered driver is responsible for the

damages. It also covers related legal defense and court costs.

- **Medical Payments**
This coverage pays for medical expenses due to injuries sustained in an automobile accident involving covered drivers and their passengers.
- **Personal Injury Protection**
This coverage pays for medical expenses and lost wages due to injuries sustained by covered drivers and their passengers in an automobile accident.
- **Collision**
This coverage pays for damage to an insured vehicle when it hits, or is hit by, another vehicle or object.



Easy online access

Managing your policy is easy with Universal North America's special website feature, *My Universal*. Make payments and gain access to important policy documents online at UniversalNorthAmerica.com.

- **Comprehensive Physical Damage**
This coverage pays for loss of or damage to an insured vehicle resulting from an incident other than collision, such as theft, vandalism, hail, flood, fire or hitting an animal.
- **Uninsured/Underinsured Motorists Bodily Injury**
This coverage pays for injury to an insured driver caused by an at-fault uninsured or underinsured driver.
- **Uninsured/ Underinsured Motorists Property Damage**
This coverage pays for damage to a covered automobile caused by an uninsured or underinsured driver.
- **Rental Reimbursement**
This coverage pays for a rental vehicle when an insured automobile is unavailable due to a loss covered under Comprehensive or Collision. (Standard rental reimbursement is \$20.00 per day, but coverage may be increased at the option of the insured.)



Universal North America also offers optional coverage for:

- Emergency towing and labor costs
- Permanently installed excess electronic equipment
- Automobile death indemnity and total disability
- Customized vans and pickups* (typically applies to modifications for people with handicaps)
- Antique autos** (applies to vehicles 25+ years old and maintained primarily for exhibitions)
- Golf carts
- Trailers and camper bodies**

*Comprehensive and/or collision available
**Liability and/or physical damage available