



Coverage Comparison

Use this chart to compare Prestige Auto with the industry standard

Prestige Auto Features	Prestige Auto Benefits	Industry Standard Policy
ValueLockSM coverage to lock in new or used car values at the start of a policy each year – no deductible for total loss	Yes , included automatically! Helps restrict depreciation	NO , not available
Worldwide Liability, Medical Payments, Collision and Other Than Collision coverage for cars borrowed, rented, or leased by insured or spouse for 90 days or less	Yes , coverages apply worldwide!	NO , only U.S., its territories and possessions, and Canada
Comparable car rental coverage up to \$2,500 with no per-day limit and no deductible to cover transportation after a car accident	Yes , included automatically!	NO , only \$20 a day, \$600 per event* <small>*1998 Personal Automobile Policy standard</small>
Emergency road service and towing to preferred mechanic in 50-mile radius (or closest qualified if further) with 24/7 toll-free dispatch	Yes , included automatically! You get a choice	NO , must be endorsed, usually limited to \$75 per event
Emergency living expenses up to \$500 (hotel and meal) for car accidents occurring away from home	Yes , included automatically!	NO , not available
Key replacement costs up to \$1,500 for lost or stolen keys – with no deductible	Yes , included. Saves hundreds on replacing keys	NO , not available
Replacement or repair of broken window glass – with no deductible	Yes , included automatically! And work can be done at home or place of business	NO , must be endorsed
Original Equipment Manufacturer Repairs (except window glass)	Yes , included automatically! You get brand name as long as OEM makes the parts	NO , not specifically provided
Medical Payments coverage with a broad choice of optional limits and with \$10,000 excess limits automatically included	Yes , adds \$10,000 excess coverage to purchased limits	Yes , but optional and limited to U.S., its territories and possessions, and Canada
Extended non-owned auto coverage Extends your Liability coverage and Medical Payments to a car furnished for your regular use, such as a company car.	YES , included automatically! Avoids a coverage gap	NO must be endorsed
Auto Loan/Lease Coverage Pays amount due on a loan or penalties on a lease, for a total loss	YES , and you're not penalized (availability may vary by state. Not available in NY)	NO must be endorsed

And remember, Fireman's Fund *standard coverages* are extraordinary, including:

- Coverage up to \$500 for Personal Property
- Coverage up to \$100 for Audio Tapes/Compact Discs
- Unlimited Coverage for Stereos
- Airbag Replacement Coverage
- Waiver of deductible for Not-at-Fault Accidents (conditions apply)
- Lowest Deductible for Multi-car Loss
- Repairs Guaranteed at Quality-screened Shops
- Vehicle Locator Service



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The insurance policy, not this chart, is the actual contract between the insured and the insurance company. The policy contains limits, exclusions and limitations not detailed in this brochure. Coverages may differ by state.