

Auto Program	General Eligibility
<p>Select Auto</p>	<ul style="list-style-type: none"> • Maximum of one minor driving violation per driver in the last three years • Maximum of one at fault accident per household in the last three years • No major violations in the last three years • More than one driving violation per driver or more than one at fault accident per household may be accepted, refer to underwriting prior to binding
<p><i>Signature Auto</i> Penalty-Free Promise®*</p>	<ul style="list-style-type: none"> • No moving violations or at fault accidents in the last three years • No major violations in the last five years

The severity of a loss, status of a claim, and frequency of certain citations such as seatbelt violations, other than collision (comprehensive) losses, and/or towing claims may impact coverage or deductible availability.

Any operator, except those with parental support, that has a valid U.S. driver's license must have a minimum of 3 years of driving experience.

** "Penalty-Free" means policyholder's rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

Program Features	Select Auto	Signature Auto	Discounts Available
Penalty-Free Promise®*	Not available	Rates do not increase as a result of moving violations or accidents	Advance Quote
Accident Forgiveness	Optional coverage available for forgiveness of first at fault accident	Penalty-Free Promise®* included	Anti-Theft Protection
Combined Single Limit Option	Limits up to \$500,000 are available		Corporate
Minimum Liability Limits	State minimum	\$100,000/\$300,000 or \$300,000 CSL	Defensive Driver
Transportation Network Driver (Phase I & II)	Provides limited coverage for drivers of Uber, Lyft, etc.	Not available	Family (<i>Signature Auto</i> only)
Key Replacement	Up to \$500 for lost or stolen fob/keys		Full Pay
Personal Property Coverage	Worldwide coverage; \$5,000 or \$10,000 limit option		Good Student
Vehicle Customization	\$1,500 included, additional limits available	\$10,000 included, additional limits available	Multi-Car
			Multi-Policy
			Prior Carrier/Loyalty