

Agricultural Auto Insurance



Holding true to our integrity

Why select 1st Choice Advantage?

1st Choice Advantage Insurance Company is a stock insurance company formed for the express purpose of writing automobile insurance for the agricultural community. While insuring your automobile is a must, finding the right product can be difficult. Whether you have a full scale agricultural/commercial operation, or a small gentleman farm, 1st Choice Advantage has the product to meet your insurance needs.

Agricultural/ Commercial Discount

At 1st Choice Advantage, we value our preferred agricultural/commercial customers. As such, we offer a 20% discount for the commercial auto.

Premium Discounts

Other premium discounts are also available, such as:

- Agricultural Discount
- Anti-Lock Brake Discount
- Anti-Theft Device Discount
- Airbag Discount
- Fleet Discount
- And Others

Commercial Auto

To serve the needs of the larger agricultural and commercial industry, 1st Choice Advantage has a commercial auto product available. The commercial auto focus is to provide coverage for larger trucks, vans, and semi's as well as private passenger vehicles used in conjunction with the agricultural or commercial business. 1st Choice Advantage has the product to fit your needs.

Basic coverages include:

- Combined Single Limit Liability
- Medical
- Uninsured Motorist
- Comprehensive
- Collision

Commercial Auto

"Optimum Choice" Endorsement

A per policy package endorsement providing:

- Hired Auto Physical Damage Coverage
- Broad Form Insured Wording
- No Deductible for Glass Breakage
- Additional Transportation Expense
- Personal Effects Coverage
- Extra Expense Coverage for Stolen Vehicles
- Accidental Discharge of Airbag Coverage



Lease Guard/Loan Guard Endorsement

Optional Coverages

In addition to the basic coverages, 1st Choice Advantage offers the following:

Broadened Pollution

This coverage provides \$100,000 limit of liability to cover pollution arising from pollutants in, on, or being hauled by the covered vehicle.

Replacement Cost Endorsement

Also available on a per auto basis, this coverage provides replacement cost physical damage coverage instead of the normal actual cash value. This factors out depreciation which can be substantial given the cost of new vehicles.

Available on a "per auto" basis, this coverage changes the limit of insurance in case of a total loss to cover the amount owed in the lease or loan contract.

Towing Coverage

Also available on a "per auto" basis, this coverage provides up to \$50 per disablement for any private passenger type auto. Trucks are covered up to a limit of \$100 per disablement.

www.1stchoiceadvantage.com



1st Choice Advantage Speedy Claim Service

To report an accident/claim, call your independent insurance agent or 1st Choice Advantage at **888-717-8090**



Over 105 years of insurance excellence

ECM Insurance Group, providing financial protection since 1913, is rated "A" ("Excellent") by A.M. Best. The group has been committed to providing quality insurance products with competitive pricing for over 105 years. 1st Choice Advantage Insurance Company, Inc. is a member company of ECM Insurance Group.

Our Professional Agents will work with you to design a risk management plan and insurance coverage that fit your business needs at a competitive price. As a 1st Choice Advantage Customer, you can expect excellent service from our insurance underwriters, loss prevention specialists, and claim specialists.

Your 1st Choice Advantage Representative:



ECM Insurance Group
10591 Lincoln Highway
Everett, Pennsylvania 15537
www.1stchoiceadvantage.com
800.326.4968

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