

# Farm Auto Insurance



Holding true to our integrity

## Why select 1st Choice Advantage?

**1st Choice Advantage** is a stock insurance company expressly created for the purpose of writing automobile insurance for farmers. Our farming community is unique and, as a result, has varying insurance needs. While insuring your automobiles is a must, finding the right product can be difficult. Whether you have a full scale farming operation or a gentleman farm, 1st Choice Advantage has the product to meet your Farm Auto coverage requirements.

### Farm Credit

At 1st Choice Advantage, we view farmers as *preferred customers*. As such, we offer a Farm Credit for both Personal and Commercial Auto.

### Premium Discounts

Other premium discounts are also available, such as:

- Safe Driver/Loss Free Discount
- Good Student Discount
- Driver Training Discount
- Passive Restraint Discount
- Anti-Lock Brake Discount
- Anti-Theft Device Discount
- Fleet Discount
- And others

Our company is located in a rural community, and we recognize the varying insurance needs that exist. To meet these needs, 1st Choice Advantage offers both a personal auto policy and a commercial auto policy. Regardless of which policy form is used, rest assured 1st Choice Advantage values you as our preferred customer.

### Personal Auto

In an effort to serve the individual and family farm needs, 1st Choice Advantage has a personal auto product available. The personal auto product is geared toward cars, mini-vans, and light pickup trucks commonly used for personal transportation.

Basic coverages include:

- Split Limit Liability
- First Party Benefits
- Uninsured Motorist
- Underinsured Motorist
- Comprehensive
- Collision

### Commercial Auto

To serve the needs of larger farming operations, 1st Choice Advantage has a commercial auto product available. The commercial auto focus is to provide coverage for larger trucks, vans, and semis used in conjunction with the farming business. Whether your trucks are used for livestock hauling, grain hauling, or serving the farm, 1st Choice Advantage has the product to fit your needs.

Basic coverages include:

- Combined Single Limit Liability
- First Party Benefits
- Uninsured Motorist
- Underinsured Motorist
- Comprehensive
- Collision

# We focus on farms!

## Optional Coverages

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

### Personal Auto–

#### Optimum Choice Endorsement

A per policy package endorsement providing:

- First Accident Forgiveness (5yr. req.)
- Accidental Transportation Expense
- Accidental Discharge of Airbag
- Emergency Travel Expense
- Locksmith Services Coverage
- Theft of Car Telephone

### 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



## 1st Choice Advantage Speedy Claim Service

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

## Lease Guard/Loan Guard Endorsement

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.

### Replacement Cost Coverage

Also available on a per auto basis, this coverage provides Replacement Cost physical damage coverage instead of the normal Actual Cash Value. Replacement Cost Coverage factors out depreciation which can be substantial, given the cost of new cars.

### 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](http://www.1stchoiceadvantage.com)



## 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](http://www.1stchoiceadvantage.com)  
**800.326.4968**

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