



Farm Auto Insurance



Holdíng 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:

- Senior Operator 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
- Medical Expense and Income Loss Benefits Coverage
- Uninsured 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
- Medical Expense and Income Loss Benefits Coverage
- Uninsured Motorist
- Comprehensive
- Collision

We focus on farms!

Optional Coverages

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

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.

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.

Rental Reimbursement

Transportation expense coverage provides a maximum of \$1200 combined for both owned and non-owned autos.



At 1st Choice Advantage, we work hard to meet your auto insurance needs. If you have an existing farm or commercial policy, we have available the Personal Auto Policy and Commercial Auto Policy to meet the needs of your family or commercial business.

Contact your 1st Choice Advantage independent representative listed below for more details.

1st Choice Advantage Speedy Claim Service

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

www.1stchoiceadvantage.com

Your Independent Representative:



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

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