

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 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.



1st Choice Auto Claims Service

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



10591 Lincoln Highway
Everett, Pennsylvania 15537 www.1stchoiceauto.com

Your local representative:

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives you actual coverage information.

Small
Contractors
Auto
Insurance



1st Choice Advantage

1st Choice Auto Insurance Company focuses on providing automobile insurance for specialty groups. One such specialty group is the small contractor. If you are the owner of a small contracting business and want a premier custom auto insurance program at realistic rates, work with one of our licensed professional agents. Together, we will design coverage you need at a price you can afford.

Contractor Credit

At 1st Choice Auto, we view contractors as preferred customers. As such, we offer a contractor discount for both commercial and personal auto.

Premium Discounts

Other premium discounts are available, such as:

- Safe driver/loss free discount
- Good student discount
- Driver training discount
- Air bag/passive restraint discount
- Anti-lock brake discount
- Fleet discount
- Others

1st Choice Auto is committed to serving the contractor market. To meet contractors' needs, 1st Choice Auto offers both a personal auto policy and a commercial auto policy. Regardless of which policy form is used, rest assured 1st Choice Auto values you as our preferred customer.

Personal Auto

In an effort to serve the individual, family, and commercial needs of a contractor, 1st Choice Auto has a personal auto product benefit. 1st Choice Auto's personal auto policy allows for "business use" of pickup trucks and vans, up to 35,000 gross vehicle weight.

Basic coverages include:

- Split limit liability
- First party benefits/PIP/med pay
- Uninsured motorist
- Underinsured motorist
- Comprehensive
- Collision

Commercial Auto

To serve the needs of larger commercial contractor operations, 1st Choice Auto offers a commercial auto product. The commercial auto focus is to provide coverage for trucks, vans, semi's or fleets used in conjunction with the contracting business.

Basic coverages include:

- Combined single limit liability
- First party benefits/PIP/med pay
- Uninsured motorist
- Underinsured motorist
- Comprehensive
- Collision

Optional Coverages

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

Personal Auto –

Optimum Choice Endorsement

A per policy package endorsement providing:

- First accident forgiveness (five year requirement)
- 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