

PERSONAL AUTO INSURANCE

Personal Auto Coverage Enhancement

coverages to meet your needs

We are pleased to offer additional coverage under your Michigan Insurance Company Automobile policy through our [Personal Auto Coverage Enhancement \(PACE\) Endorsement](#).^{*} Depending on the program you're in, this enhanced coverage endorsement is either free of charge or available for a modest additional premium.

These enhancements provide:

- ▶ **Increased Towing and Labor Coverage** – You receive \$100 in Towing and Labor Coverage per occurrence. If you already purchased this coverage, then the \$100 is in addition to that amount of coverage.
- ▶ **Locksmith Services Coverage** – If your keys are lost or stolen, or your door locks are frozen, we provide up to \$100 per occurrence for the services of a locksmith.
- ▶ **Personal Property Coverage** – Up to \$300 in coverage for loss to personal property in or upon a covered vehicle when loss is caused by other than collision or collision, subject to certain limitations.
- ▶ **Decreasing Deductible** – The collision deductible amount will be reduced by \$25 for each six-month period in which no claim is made by you or a family member for a collision loss resulting from an at-fault accident.
- ▶ **Deductible Waiver for Total Loss** – If your vehicle is determined to be a total loss as the result of an accident, we will waive the deductible amount that would otherwise be applied to the claim settlement.
- ▶ **Automobile Death Benefit** – If accidental death occurs from bodily injury, we provide an Automobile Death Benefit in the amount of \$5,000.

For any questions you might have regarding this endorsement, please see your professional agent representing Michigan Insurance Company.

^{*}May not be available in all programs.

Your agent is an insurance professional able to give you complete information on automobile insurance and other products. So call today for a free insurance consultation.

This material is designed to provide a simplified description of the Personal Auto Coverage Enhancement (PACE) Protector Endorsement. It gives only a general description of some of the coverages available. The actual coverage provided is governed by the language of the insurance policy issued to you. Your agent can offer you professional advice and answer any questions you may have before you buy.