PERSONAL AUTO INSURANCE

Personal Auto Coverage Enhancements

We are pleased to offer additional coverage under your Donegal Automobile policy through our Personal Auto Coverage Enhancement (PACE) Endorsements.* Depending on the program you're in, this enhanced coverage endorsement is either free of charge or available for a modest additional premium.

	Superior (PACE)	Preferred (PACE)	Merit (PACE)
COVERAGE DESCRIPTION	Protector	Protector	Protector
Locksmith Services Coverage - If your keys are lost or stolen, or your door locks are frozen we provide coverage for the services of a locksmith.	\$300 per occurrence	\$200 per occurrence	\$100 per occurrence
Broadened Personal Effects Coverage for loss to clothing and other personal effects in or upon a covered vehicle when loss is caused by other than collision or collision, subject to certain limitations	\$350	\$300	\$200
Seat Belt and Child Restraint Device Medical Benefit	\$600	\$500	\$250
Supplementary Payments for:			
Bail bonds required because of an accident	\$350	\$300	\$275
Loss of earnings because of attendance at hearings or trials at our request	\$300 per day	\$250 per day	\$225 per day
Cellular Telephone Coverage for theft of telephones permanently or temporarily installed in your vehicle	\$250 per occurrence \$500 per year	\$200 per occurrence \$400 per year	\$100 per occurrence \$200 per year
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 traditionally be applied to the claim settlement.		Included	

*NOTE: Please discuss with your agent the specific availability, eligibility and coverage details.

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 Endorsements. 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.

