

Auto Deductible Reimbursement

If you suffer a loss(es) during the coverage period of your Auto Deductible Reimbursement benefit, you may be entitled to reimbursement of your auto policy's deductible, up to \$500 per loss.

Auto Deductible Reimbursement:

- Pays **up to \$500 per loss** when a claim is filed and paid with your primary insurance carrier.
- Loss means an event for which the auto insurance company has approved & has paid a claim which exceeds your auto deductible for a collision or comprehensive claim.
- Auto Deductible Reimbursement coverage is effective upon date of enrollment and will continue for one (1), two (2), or three (3) years, depending on plan enrollment.

Auto Deductible Reimbursement DOES NOT cover the following:

- If the claim under your auto insurance policy has been denied.
- If the auto insurance company has waived your auto deductible.
- If the claim on your auto insurance policy does not exceed your deductible.
- If the vehicle is used for commercial purposes or hire.
- If the vehicle is a commercial vehicle as defined by the manufacturer.
- Resulting from any kind of dishonest, fraudulent or criminal act, or illegal activity by you.

*Auto Deductible Reimbursement is not available to residents of New Hampshire, New York, and Puerto Rico.

How to file a claim:

Call the Claims Administrator at 1-800-711-4280 to request a claim form. You must report the claim within ninety (90) days of the Loss or as soon as reasonably possible. The following required items must be sent to the Administrator at AssurancePlus Claims and be postmarked within one-hundred and eighty (180) days of Loss or as soon as reasonably possible:

- A fully completed claim form.
- A copy of the Auto Policy, showing the vehicle is insured.
- A copy of the Auto Policy claim from the auto insurance company showing payment for the Loss, with the amount paid and the auto deductible of the Auto Policy.
- Any other documents that the Administrator may reasonably request to validate a claim.

This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions. Coverage provided by Virginia Surety Company, Inc., 175 W. Jackson Blvd, Chicago, IL 60604, at 312-356-3000 and administered by cynoSure Financial, Inc., 33490 Harper Ave., Clinton Township, MI 48035, at 586-771-3334, via form number ASPL-000001. Coverage is not available in New Hampshire, New York and Puerto Rico for the Auto Deductible Reimbursement.