



PROcision Auto

Get more mileage from your auto policy with PROcision coverage from MBG.

Coverage

- **Damage to Your Automobile**
 - ◇ Collision: Repairs to your car caused by colliding with another car or object, regardless who is at fault.
 - ◇ Comprehensive: Damage to your vehicle caused by events other than a collision.
- **Medical Payments**
 - ◇ Reimburses medical expenses for you and your family, regardless of whether the accident was your fault.
- **Liability Coverage**
 - ◇ Protects you against a claim or lawsuit for injury to others or damage to property by your vehicle.
- **Uninsured/Underinsured Motorists Coverage**
 - ◇ Covers costs for auto accidents associated with a hit-and-run driver or a driver without sufficient auto insurance.

Plus, every auto policy comes backed by MBG's superior claims service, which includes:

- Nationwide 24-hour direct claims reporting by calling 1-800-290-6361.
- Access to Safelite's auto glass repair/replacement program.

Discounts

- **Multi-car Discount** - Receive a 22% credit when you insure two or more vehicles with MBG.
- **Auto Safety Features Credit** - Airbags, anti-lock brakes, anti-theft devices, etc., result in a lower premium.
- **Personal Account Credit (PAC)** - Receive up to a 15% credit when you insure both your home and auto with MBG.
- **Accident Forgiveness** - MBG forgives your first at-fault accident if you have been loss free for five consecutive years.
- **Good Student Discount** - Credit for young drivers who excel in their studies and/or complete a driver education course.
- **Over-55 Discount** - For Pennsylvania insureds age 55 and above who complete an approved driver improvement course.
- **Pay in Full Discount** - If your auto policy is written in our PROcision program, you will receive a 10% discount when you pay your auto premium in full by the designated due date.
- **Advance Quote Discount** - A 5% savings is automatically applied when a quote on a policy that is new to Mutual Benefit is completed eight days prior to the potential policy effective date.
- **Longevity/Loyalty** - Mutual Benefit rewards customer loyalty/longevity in our auto pricing structure.



PR*O*cision Auto

Get the best value for your insurance dollar
with our precision auto coverage
and pricing program.

Specialty options designed precisely for you

Mutual Benefit's personal auto specialty car insurance options add layers of protection that give you the peace of mind you need now...and down the road. Most are available for a nominal additional premium.

Repair or Replacement Cost Coverage – Available for new cars owned by you, this provides a variety of options for dealing with damage to a vehicle, including repair, replacement, or provision for the cost of a new vehicle, depending on the amount and type of damage.

Auto Loan/Lease Coverage – This coverage, often referred to as “gap coverage,” can be a great help in the event that your car is “totaled” while you still owe money on a loan or lease for the vehicle. Auto Loan/Lease Coverage will reimburse you for the difference between the depreciated value of your vehicle and the amount you may still owe to a bank or loan company.

Auto Advantage - Add this optional bundle of coverages for another layer of protection:

- **Locksmith services:** Pays to unlock your vehicle and also covers repair or replacement of door locks if your keys have been stolen.
- **Air bag replacement:** Reimburses you for the cost of reinstalling an air bag that accidentally deploys.
- **Transportation expense:** In addition to a rental vehicle, Mutual Benefit will pay for a variety of temporary transportation expenses.
- **Towing and labor expense:** Pays for your vehicle to be towed or for labor at the place where your vehicle was damaged.
- **Emergency travel expense:** If you are 100 or more miles from home when your car is damaged, Mutual Benefit will pay costs such as temporary housing and meals, travel to and from home, and costs to return your car to your home.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 250 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, thousands of policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's Web site at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.