

“Your Insurance Doctors”

DOCTOR & DOCTOR

Ph (818) 368-3764
Fax (818) 363-0167

Insurance Agency, Inc.

10216 Reseda Blvd.
Northridge, CA 91324

Insured _____ Policy Effective Dates _____

Insurance Company Mercury Insurance Policy # _____

Total Premium _____ Down Payment Received _____ Payment Plan _____

Payment Schedule _____

to call for payments 888-637-2176 # to call for claims 888-313-6372

Welcome to Doctor & Doctor Insurance Agency!

Thank you for selecting our agency to handle your insurance needs, we appreciate your business! We put this handout together to help you better understand your auto policy and coverages, to avoid potential problems, and to make sure you're getting the lowest price possible. We can't urge you enough to read and understand this entire handout. Many people don't fully understand their coverages until after there is a claim. We will do our very best to put the complexities of insurance into plain English, to help keep you informed, and safe!

Although your sales agent helped start your new policy, our Service Department will help with existing policies. All change requests must be in writing! You can use our fax # listed above, or email: service@doctorins.com. No changes are done until we confirm them with you! Our hours are Mon-Fri 8:30-5pm.

Important Facts about Your Mercury Auto Policy:

Accuracy: Your policy and price are subject to final approval by Mercury Insurance underwriters who will run a DMV Report for each driver on your policy and verify information on your application through a brief routine phone call to you within the next few weeks. That is the home office calling, not us. Your price is subject to change (up or down) if any of your information differs so please review your application for accuracy or typos and let us know if anything was not disclosed or seems inaccurate.

Changes: It's important to keep all information on your policy current so please notify us immediately with changes in: Cars or drivers, address or phone numbers, mileage driven, household members, school or employer information etc. It's ultimately your responsibility to ensure the accuracy of your own policy and to review all insurance paperwork received in its entirety. When any change is made, a new Declaration page will always be sent to you showing the revisions. You're also encouraged to call us periodically and have us review your policy with you. Together, we can ensure you're getting the best protection at the lowest possible price.

Discounts: Mercury offers many ways to save money! A Home, Condo or Renters policy will save you up to 15% with a multi-policy discount, plus another 15% off your home policy! Other discounts: Multi-car, good student, good driver, anti-theft device, mature driver age 55 or older with a class certificate, plus many professional discounts: A valid California Teaching Credential (or full time university professor), Engineering or Scientist Degree, or being a current member of the California Medical, LA County Bar Association or California Society of CPA's. Any driver on your policy can qualify! Certain eligibility requirements apply to all savings above. Please ask for details.

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Doctor & Doctor Insurance Agency - Your Prescription for Protection

This handout is purely for general information and guidelines. Only your actual policy has the precise wording used to determine exact coverages, give detailed coverage descriptions & assess potential payout amounts.

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Page 2 of 4: Important Facts about Your Auto Policy

Understanding Coverages: Listed below are all available coverages, in general terms and descriptions only, available on your auto policy. It's imperative you know exactly what your specific policy has or does not have.

Bodily Injury: Pays for the other person's injuries if you're legally liable in an accident. Although the State minimum required is \$15,000 per person / \$30,000 per accident it's recommended you raise these much higher to protect yourself against potential lawsuits. The maximum bodily injury offered is \$250,000 / \$500,000 with several options in between. An umbrella policy can also be added for \$1-\$10 million in additional protection.

Property Damage: The state also requires at least \$5,000 be paid out in property damage caused by you in an accident but most companies, including Mercury, won't write less than \$10,000. We recommend much higher protection than the minimum, considering the number of expensive cars on the road and the potential of a multi-car accident. The maximum property damage offered is \$250,000, with several amounts in between.

Uninsured Motorist Bodily Injury: While this is an optional coverage, it's highly recommended and critically important to have on your policy. This protects yourself and your passengers against bodily injury when hit by an uninsured motorist. The lowest coverage available is \$15,000 per person and \$30,000 per accident. It also acts as UNDERinsured motorist protection when the other party is at fault in the accident, does have insurance, but has less bodily injury protection than your own policy limits. In this case, your own company makes up the difference. The maximum offered is \$250,000/\$500,000. An umbrella policy can also be added for an additional \$1-\$10 million in liability.

Uninsured Motorist Property Damage/Collision Deductible Waiver: When your vehicle has no collision protection, this will pay for your own vehicle's damage (up to \$3,500) when there's proof an accident was caused by an uninsured driver. If you have collision on that vehicle, CDW will waive the cost of your deductible.

Medical Payments: Covers Medical and funeral Expenses for each person in your vehicle regardless of fault. "Excess" Medical is secondary and pays out if the injuries are not covered by other means. In some cases you need to pay the medical bill and await reimbursement. "No Excess" Medical is primary and will pay out regardless of other medical coverage in place. The default for this inexpensive coverage is "Excess Medical" unless you chose otherwise, and is recommended on every policy. Maximum available is \$5,000 per person.

Comprehensive & Collision: Collision pays up to the current market value of your covered vehicle in the event of a collision or if the car overturns, regardless of who is at fault, after your deductible is met. Comprehensive covers you against things such as vandalism and theft. Deductibles range from \$100 to as high as \$2000, when allowed. While a higher deductible can lower your rate, it is not always a large savings.

Rental Car: Pays for a rental car due to a covered claim while your vehicle is repaired. \$30 - \$50 per day, for up to 30 days. Rental car coverage is only available on vehicles with both Comprehensive and Collision.

Towing & Disablement: This is a reimbursement, Mercury won't tow your vehicle or provide roadside assistance. You pay for towing/disablement & Mercury will reimburse you up to your policy limit of \$35 or \$70.

Lease & Loan Gap Coverage: If your vehicle is totaled, or stolen & unrecovered, this can cover the difference in your Mercury payout up to the amount you owe the bank. It's only available within 90 days of a brand new vehicle purchase, if you have a lienholder on the vehicle. Gap coverage will be paid out less your deductible.

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Page 3 of 4 - Important Facts about Your Auto Policy

Repair or Replacement Cost Coverage: If applicable, and added to your policy, Mercury will repair or replace your auto for a covered loss, minus your deductible, **without** a deduction for depreciation. Coverage will fall off automatically at the renewal after 3 years of coverage. This coverage is only available on *brand new* vehicles.

Down Payment: If your down payment is by check, it must clear the bank on the first attempt or your policy will be rescinded, meaning you will have NO coverage since day one, and a new application must be completed.

Upgrades: Common reasons your policy may be issued at a higher price: Tickets, accidents or other violations not disclosed to us – these would be listed on your application; A discrepancy in the number of 1 way or annual miles driven; A change in the way your vehicle is used (Pleasure, Work, Business, Artisan); A driver is licensed less years than we were told; Good student or other discount proof was not received or qualified for.

Motor Vehicle Records: To dispute an accident on file, you'll need to contact the insurance company you had at the time of that accident. To dispute a moving violation, contact DMV at 800-777-0133. If you attended traffic school to remove a point it can still increase your rate for 2 reasons. 1) Your traffic school certificate was not processed by DMV or 2) If you've attended traffic school more than once within 18 months, this 2nd point will NOT be removed from your insurance record. Points are removed at renewal intervals after 3 years from the violation date, but suspensions are from reinstatement date. Alcohol incidents affect your rate for 10 full years!

Special Equipment: Your vehicle is covered at the current market value, **exactly** as it rolled off the factory assembly line. Special equipment such as upgraded wheels, stereo, paint and bed liners will NOT be covered unless factory installed, or specifically added to your policy at an additional cost. Dealer installs and 3rd party add-ons done prior to your purchase are also special equipment and not covered unless added to your policy. When in doubt, please ask the seller of your car if anything was added to make sure it's completely protected!

Claims: Claims are handled directly by Mercury's home office at 1-888-313-6372. You should report a claim as soon as possible, they are available 24 hours a day, every day. (The # is also on your ID card.) They will assign an adjuster to handle your case and answer your questions.

Teen Drivers: Young drivers have a greater history of tickets and accidents and this is reflected in their rates. While a good student discount will help cushion the expense, driving a safe, economical vehicle rather than a convertible sports car will also help significantly. Also, Mercury Insurance will allow your son or daughter to drive FREE with their permit, until obtaining their license. This is not automatic! You must request to add them and provide us a copy of their permit. They will be added to the policy, and the price increased accordingly, **automatically** upon receiving their official license unless you decide to remove (exclude) them from coverage!!

Billing Questions: While our office can assist you with billing questions, we encourage you to call Mercury billing directly to pay by check or credit card at 1-888-637-2176, 24 hours a day! It's an automated system but just press 0 to speak with an operator. You can also call to verify due dates, payment history, or amount owed. Payments online by credit card can be done at mercuryinsurance.com. Billing fees apply to all policies not paid in full. A cancellation fee of approximately 10% of your “unearned” premium is charged if a policy is canceled prior to your renewal date. This is a Mercury fee, not one charged by our office.

Extended Warranties: Mercury offers Mechanical Breakdown Insurance, an extended warranty on your new or used vehicle, at excellent rates! Please contact us for a fast free quote, a brochure, or for more details.

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Newly Obtained Vehicles: I bought a new car, am I automatically covered from Mercury for the first 30 days? While in some cases you have a full 30 days, in other cases there may be 0 days of automatic coverage. It's important you notify our office **before** picking up a new vehicle, or before driving a vehicle not listed on your policy. To add a new vehicle, we need a sales contract or lease agreement, a signed change request and in some cases, photos of the car taken by our office. For 15+ yr old cars, a visual inspection may also be needed.

Excluded Cars & Drivers: Mercury's rule is all persons living in your household (regardless of age) and autos parked at your home need to either be specifically added to your policy (covered) or excluded (not covered). A vehicle garaged away from home may also be excluded if you or a policy driver are the owner of that vehicle. A driver away from home may also be excluded if they are a student away at school, or in the military. Some parents opt to exclude children while away at school then add them on when they are at home on break.

Permissive Use: Is there coverage when someone else borrows my car? Since the car's insurance always pays first, and the driver's policy pays second, your same Mercury coverages for that vehicle would pay providing that person was not considered to be excluded. Excluded drivers would normally be anyone who lives in your household, has regular access to your cars or is registered owner of any of your policy vehicles – those drivers if not specifically on your policy, would typically be considered excluded from coverage.

Driving Other Vehicles: Am I covered when I borrow someone else's car or when I rent one? If you have comp and collision on at least one policy vehicle, that same protection and deductible would typically carry over to the borrowed/rented vehicle. If you have no comp/collision vehicles on your policy, the temporary car you're driving would be liability only as well. There may be no coverage if the car you're driving is an "excluded" vehicle or if other people than the named insured of your policy are driving. When in doubt, please ask.

Non-Relatives: What's a U-47? When a non-relative is a driver on your policy Mercury will have you sign a form and restrict that driver to coverage only when driving a vehicle listed on your policy. This person will not have automatic coverage when buying a new car in their own name and they won't have protection when driving vehicles not listed on your policy (ie: a rental car) unless that coverage provided by the vehicle's policy.

Unacceptable Vehicles: Lowered, raised, modified or specialty vehicles may be subject to cancellation or a price increase. Vehicles used to make pickups or deliveries, or which don't meet requirements of a standard auto policy may not be covered in the event of a claim and must be moved to a Commercial Auto policy.

Summary: We've tried to convey the most important aspects of your coverage here but encourage you to read your entire policy when sent to you. We sincerely care about our clients and want to see you adequately protected, while staying within your budget of course, but you'll find a little more money per month can get you significantly higher coverages and alleviate a great deal of potential stress and out of pocket costs.

Thank You: Your business is greatly appreciated! We know you have many options and we hope you'll refer us to your friends and family, and consider us for all of your insurance needs: Home, Condo & Renter's, Earthquake, Motorcycle, Watercraft, Life and Health, Commercial insurance for your business or an Umbrella policy for complete protection. One call does it all. Our goal at Doctor & Doctor Insurance is to provide you superior service at the lowest possible price. Please don't hesitate to contact us any time we can be of service.

I received a copy of this Auto handout: **Signature** _____ **Date** _____

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