

*“Your Insurance Doctors”*

# DOCTOR & DOCTOR

Ph (818) 368-3764

Fax (818) 363-0167

Insurance Agency, Inc.

10216 Reseda Blvd.

Northridge, CA 91324

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Insured \_\_\_\_\_ Policy Effective Dates \_\_\_\_\_

Insurance Company Progressive (Drive) Insurance Policy # \_\_\_\_\_

Total Premium \_\_\_\_\_ Down Payment Received \_\_\_\_\_ Broker Fee Received \$0

Payment Plan/Payment Schedule \_\_\_\_\_

Claims / Payments / Policy Changes: **800-925-2886** -or- **www.progressiveagent.com**

## 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](mailto: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 Progressive Auto Policy:

**Accuracy:** Your policy and price are subject to final approval by Progressive Insurance underwriters who will verify information on your application. Please review your application for accuracy or typos and let us know if anything was not disclosed, seems inaccurate or if you have any questions.

**Changes:** It's important to keep all information on your policy current so please notify us immediately with any changes in: Cars or drivers, address or phone numbers, mileage driven, household members, school or employer information etc. You can make your own policy changes to vehicles, drivers, even print ID cards at [www.progressiveagent.com](http://www.progressiveagent.com) and you can call in policy changes directly to Progressive as well at 1-800-925-2886. It's ultimately your responsibility to ensure the accuracy of your own policy and 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:** Progressive offers many ways to save! A Multi-policy discount with any other Progressive policy, a tracking device such as LoJack or OnStar, a mature driver discount for those over age 55 who take an approved course, plus dozens of discounts just for being a member of many Professional Associations in the fields of: Architecture, Banking & Finance, Business & Government Management, Computer Professionals, CPA & Actuarial, Educator, Lawyer, Medical Professionals, Public Safety & Military, and Scientists & Engineers as well as Alumni Association in a Cal State University, Federal Credit Union Members and many, many more! Proof must be submitted and is only valid for the named Insured or a Spouse listed on the policy. Please ask for details or for a full list of eligible discounts.

Page 1 of 3 (Insured Initials) \_\_\_\_\_

### 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 3: 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 only \$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. Progressive also offers something called a Combined Single Limit which gives you one large sum for both Bodily Injury and Property Damage. This can be in amounts of \$100,000; \$300,000 or \$500,000). An umbrella policy can also be added for \$1-\$10 million in additional liability protection.

**Property Damage:** The state also requires at least \$5,000 be paid out in property damage caused by you in an accident. We again recommend much higher protection considering the number of expensive cars on the road or the potential of a multi-car accident. The maximum amount offered is \$250,000, with several amounts available in between. As with bodily injury protection, you can get much higher coverage for very little money.

**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, or in the single limit amounts of \$100,000 to \$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 and is recommended on every policy. Maximum available is \$10,000 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. \$20 - \$40 per day, for up to 30 days. This rental car coverage is only available on vehicles with Comprehensive and Collision.

**Roadside Assistance:** Provides towing and disablement to your covered vehicle, if it's added to your policy, even if it is not caused by an accident. Available 24 hours a day by calling 800-776-2778.

**Lease & Loan Gap Coverage:** If your vehicle is totaled, or stolen & unrecovered, this covers the difference in your Progressive payout, to the amount you owe the bank (up to 25% of your vehicle's value). You must have a lienholder on a vehicle to qualify. Your deductible will apply. Gap can be added to your policy at any time.

Page 2 of 3 (Insured Initials) \_\_\_\_\_

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Page 3 of 3: Important Facts about Your Auto Policy

**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 since they are the ones who place this information on your record. To dispute a moving violation, contact DMV at 800-777-0133. Even 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 sent in or processed by DMV or 2) If you attended traffic school more than once within 18 months, this 2<sup>nd</sup> point will NOT be removed from your insurance record, only from your DMV point count. Points are removed at renewal intervals after 3 years of the violation date, but suspensions are from reinstatement date. Alcohol incidents affect your rate for 10 full years!

**Special Equipment:** 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 or 3<sup>rd</sup> party installs and 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! Progressive will automatically give you \$1000 in total special equipment protection.

**Claims:** Claims are handled directly by Progressive at 1-800-925-2886 or online at [www.driveinsurance.com](http://www.driveinsurance.com). You should report a claim as soon as possible, they are available 24 hours a day, every day.

**Teen Drivers:** Young drivers have a greater history of tickets and accidents and this is reflected in their rates. Driving a safe, economical vehicle versus a sports car, and not having violations will help reduce the high cost.

**Billing Questions:** While our office can always assist you, we encourage you to contact Progressive billing directly to pay by check or credit card at 1-800-925-2886 or online at [www.progressiveagent.com](http://www.progressiveagent.com). You can also verify due dates and check payment history. A \$50 fee will apply if you cancel your policy prior to renewal.

**Newly Obtained Vehicles:** I bought a new car, am I automatically covered from Progressive? While in many cases you have a full 30 days, sometimes you do not. It's imperative you notify our office before driving a new vehicle to ensure protection. We will need a sales contract, lease agreement, registration or title to add a car. If after hours or on weekends, you can call in your new car purchases to Progressive at 1-800-925-2886.

**Driving Other Vehicles:** Is there coverage when someone else borrows my car or when I borrow their car? Progressive coverage generally follows you or your vehicle, but there are always exceptions or restrictions your claims adjuster will review in the event of an accident to help determine coverage. Household members or those with regular access or use of your vehicle are not covered unless added as drivers to your policy.

**Unacceptable Vehicles:** Lowered or raised vehicles over 4", as well as modified or specialty vehicles may be subject to cancellation or a price increase. Vehicles used to make pickups/deliveries, or which don't meet requirements of a standard auto policy must be moved to a Commercial Auto policy for proper protection.

**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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