



DUTIES AFTER AN ACCIDENT

The insured's first duty is to promptly notify the insurer about an accident or loss. The insured must cooperate with the insurer in the investigation, settlement, or defense of any claim or lawsuit. If the claim involves uninsured motorist coverage, two additional items are added to the duties after loss — promptly notify the police if a hit-and-run driver is involved and promptly send copies of legal papers to the insurer if a lawsuit is brought. A person seeking coverage for damage to the covered auto must take reasonable steps to protect the covered auto from further loss.

CONTACT AN AGENT TODAY!

Insurance, coverage, features and discounts subject to terms, conditions and availability which varies by state. Discount and saving amounts vary and may not apply to all coverages and/or vehicles. In the event of loss, the actual terms and conditions set forth in your policy will determine your coverage. For costs and complete details of coverage, contact a licensed agent or the Company.

UHPC-AUTO (Rev. 05-2022) | Policy From Number ISO PP 00 01 09 18

CORPORATE HEADQUARTERS

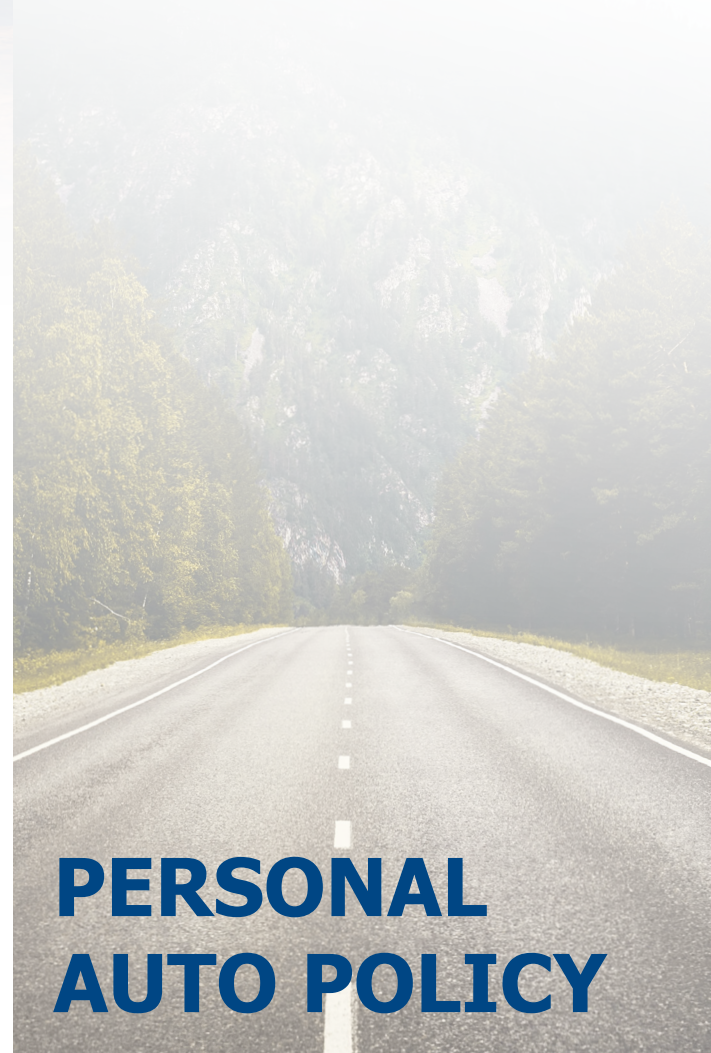


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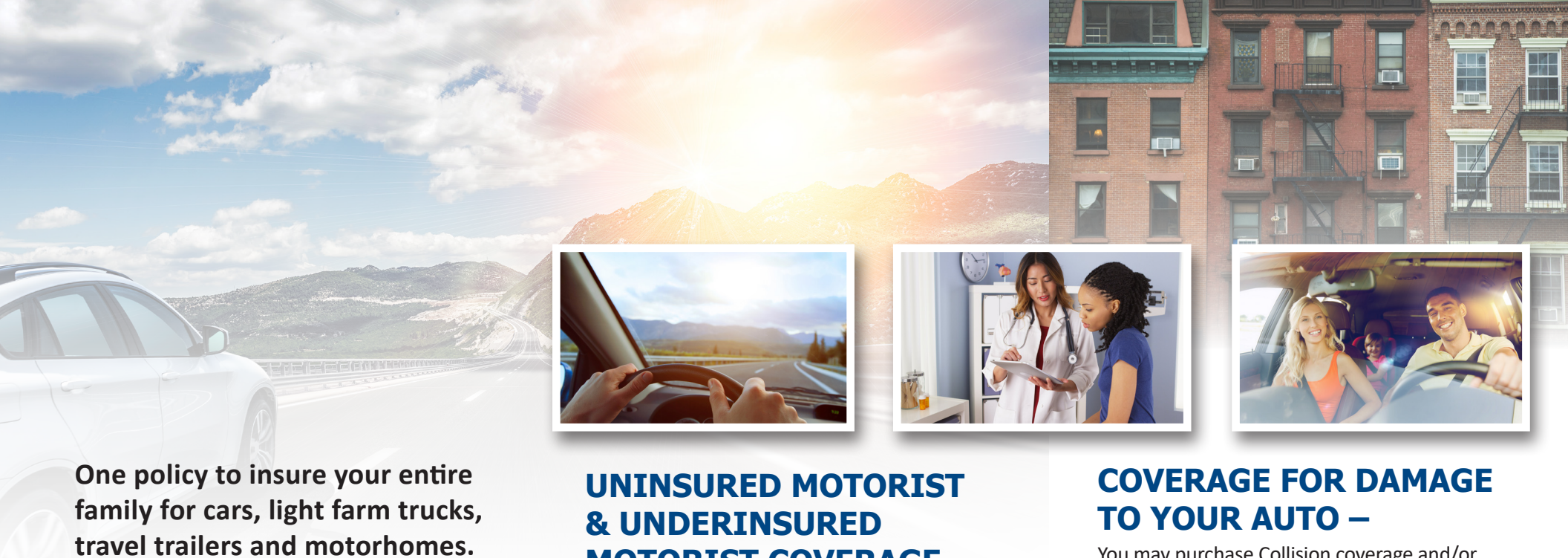


This brochure is designed to provide a summary and explanation of coverage of the Automobile Policies offered by United Heritage Property & Casualty Company. It does not include all of the features, exclusions, limitations or conditions.



PERSONAL AUTO POLICY

Serving The People Since 1908



One policy to insure your entire family for cars, light farm trucks, travel trailers and motorhomes.

LIABILITY COVERAGE –

Provides coverage of up to \$500,000 per occurrence for law suits or claims for bodily injury or property damage for which you are legally liable as the result of the use of a covered auto. You and your family are also protected for the use of certain non-owned, borrowed, rented or leased autos.

If you want higher liability limits, ask your agent about the United Heritage Property & Casualty Company Personal Umbrella Policy.

MEDICAL PAYMENTS COVERAGE –

If your state requires Personal Injury Protection (PIP), it is provided as mandated by law to pay the necessary medical, hospital and funeral expenses. PIP may also provide a percentage of lost income for you or your passengers.



UNINSURED MOTORIST & UNDERINSURED MOTORIST COVERAGE –

These coverages provide compensatory damages for you, your passengers and family when injured by an uninsured or underinsured motorist who is legally liable (at fault driver).

Competitive youthful driver rates are available!

COVERAGE FOR DAMAGE TO YOUR AUTO –

You may purchase Collision coverage and/or Other Than Collision coverage for some or all of your autos. Optional coverage is available at additional cost and will vary by the amount of coverage selected

Optional Endorsements

- Towing & Labor
- Rental Reimbursement
- Extended Non-Owned Autos
- Loan/Lease Coverage
- Property Damage
- Excess Electronic Equipment
- Transportation Expenses
- Optional Limits

DISCOUNTS

You may qualify for some or all of the following:

- Package Discount if you have a UHP&C Homeowners or Farmowners Policy
- Multi-Car Discount
- Claims Free Discount
- Lay-Up Credit for Farm Trucks
- Good Student or Distant Student Discount
- Drivers Education Credit
- Mature Driver Accident Prevention Course Credit

