

Auto Insurance



Protection Designed With You In Mind

With Alfa Insurance®, you'll receive extra protection when you select certain coverages.*

Comprehensive or Collision Coverage

Alfa® will pay up to:

- \$200 for loss of clothes and luggage owned by you or a family member.
- The specified limits of the policy for transportation expenses due to the theft of the entire covered car.

Medical Payments Coverage

Regardless of fault, you'll be covered for:

- Reasonable expenses for necessary medical and funeral services for a covered person injured in your covered car, or if you, as a pedestrian, are injured.
- Reasonable costs for the use of a bed by either you or your spouse for an overnight hospital stay with a family member who is in the hospital because of a car accident covered by your policy.

Additional Coverage

When you're insured with Alfa, you'll also receive up to:

- \$50 a day for loss of wages when you are required to attend a trial or hearing at our request.

**Coverages are available only up to the policy limits less any deductibles or the specified limits in the policy. Some coverages are optional.*

Alfa Insurance®
www.AlfaInsurance.com



Liability

Liability is defined as a payment of damages for bodily injury and property damage arising out of a car accident for which a covered person is legally responsible.

Bodily Injury Liability – covers bodily injury claims brought against you or a covered person.

Property Damage Liability – Covers property damage claims brought against you or a covered person.

Uninsured Motorist Coverage – Provides payments for bodily injury damages to a covered person when an uninsured or underinsured motorist is legally responsible. In Georgia, property damage coverage is provided when a loss is incurred, less your policy deductibles. In Mississippi, property damage coverage is optional and, if selected, a deductible will apply.

Comprehensive Coverage – Pays for damage to your car or a non-owned car due to glass breakage, collision with an animal, fire, theft, hail or vandalism.

Collision Coverage – Covers loss or damage when your car or a non-owned car hits or is hit by another vehicle or object.

Quality Options To Fit Your Needs

Ask about these affordable coverage options:

Roadside Assistance – Alfa will pay for towing service, up to one hour of mechanical assistance, locksmith labor and delivery of gasoline (up to two gallons), oil, jump of battery or change of tire. Policy limits are \$100. The cost of a tire, battery, oil and other such items are not covered.

Loss of Income – Pays 85 percent of your monthly income, up to \$750/month for up to one year after the date of the accident if you can't work due to an injury resulting from a motor vehicle accident.

Loss of Use and Travel Expense – Pays specified limits in the policy for rental coverage due to a comprehensive or collision loss. Loss of use coverage options available are \$30, \$40, \$50 or \$100 per day.

Alfa Discounts

From airbags and anti-theft devices to bundling your auto and life or homeowner policies, Alfa offers a variety of ways to save. Ask your agent what discounts you may qualify for.

This brochure is not an insurance policy. It is intended only to provide a general description of Alfa Insurance® and/or its product lines and services. An actual policy contains the specific details of the coverages, conditions and exclusions. Your Alfa® agent can explain the policy and benefits and answer any questions you may have before you buy. Alfa Insurance, Alfa, Call Alfa, My Alfa and Alfa2Go are federally registered trademarks of Alfa Corporation. YouTube is a trademark of Google, Inc. Twitter is a registered trademark of Twitter, Inc. Facebook and Instagram are registered trademarks of Facebook, Inc. Snapchat is the registered trademark of Snapchat, Inc.

