

State Auto®

PERSONAL LINES CONNECT

AUTO PRODUCT GUIDE



State Auto Connect®

Personal Lines Auto Product Offerings

Our Personal Auto products gives you three choices with a variety of coverage options and potential discounts. You'll drive away knowing you're fully protected, at a cost that suits your individual needs.

Coverage/Benefit ¹	Standard ²	AutoXtended® Plus	AutoXtended® Premier
Accident Forgiveness	Not Available	Included ³	Included ³
Auto Replacement Cost - Total Loss Plus® Coverage Endorsement	Not Available	Available Optional Coverage	Available Optional Coverage
AutoXtended® Plus	Not Available	Included	Not Available
AutoXtended® Premier	Not Available	Available Optional Coverage	Included
Full Safety Glass Coverage ⁴	Not Available (see below for exceptions)	Available Optional Coverage (see below for exceptions)	Available Optional Coverage (see below for exceptions)
Minor Violation Forgiveness	Not Available	Included ³	Included ³
Original Equipment Manufacturer Parts	Not Available	Available Optional Coverage	Available Optional Coverage
Roadside Assistance ⁵	Available Optional Coverage	Available Optional Coverage	Available Optional Coverage
Transportation Network Coverage ⁶	Available Optional Coverage	Available Optional Coverage	Available Optional Coverage

1. Availability varies by state and additional premium may apply.

2. Default system offering.

3. Requirements may vary based on policy tenure.

4. **Full Safety Glass coverage is electable in the Standard policy for CT, KS & MN customers; Full Safety Glass coverage is automatically included for AZ & SC customers when the vehicle has both Collision and Comprehensive coverage - otherwise it is electable if the vehicle has Comprehensive coverage; Full Safety Glass coverage is automatically included for KY customers when the vehicle has Comprehensive coverage, regardless of the product offering.**

5. Is not available in NC or VA.

6. In NC, Transportation Network Coverage is available to only Ceded policies.

Check out more information by clicking on the offering below:



For North Carolina Personal Auto policies, click [here](#).



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Personal Lines Auto Product Offerings

Our **Standard*** offering can include these important coverages:

 <h3>Liability</h3> <p>Covers your liability to others for bodily injury or property damage for which you are legally at fault.</p>	 <h3>Medical Payments</h3> <p>Pays medical bills for you and others, including doctor, hospital and surgical expenses, without regard to negligence.</p>	 <h3>UNINSURED/ UNDERINSURED MOTORISTS</h3> <p>Pays for bodily injury and property damage resulting from a hit-and-run driver, a driver with no insurance or a driver who is inadequately insured.</p>	 <h3>Collision</h3> <p>For damage to your auto resulting from an accident.</p>	 <h3>Other Than Collision</h3> <p>For damage to your auto caused by a wide range of perils other than impact with another vehicle or object (example: theft or vandalism).</p>
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Optional Coverages

<h4>Roadside Assistance</h4> <p>Provides towing service from site of disablement to location of customer's choice. Limits may apply.</p> <p><i>Learn more here.</i></p>	<h4>Additional Coverages:</h4> <ul style="list-style-type: none"> ■ Removal of vehicle disabled on a public road. ■ Delivery of supplies including oil, water and fuel. ■ Battery jump-start. ■ Tire change or inflation. ■ Lockout service up to \$100.
<h4>Transportation Network</h4> <p>Provides coverage for insureds who utilize covered vehicles for ridesharing opportunities.</p> <p><i>Learn more here.</i></p>	<ul style="list-style-type: none"> ■ Strictly applies to ridesharing, such as Uber® or Lyft®. Doesn't apply to Uber® Eats or other delivery services. ■ Coverage applies only to the period beginning when the driver logs in up until a passenger has entered the vehicle.

Available Discounts

Click [here](#) for details on the discounts available.

*Default system offering.



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Personal Lines Auto Product Offerings

Our AutoXtended® Plus offering can include these important coverages:

 <h3>Liability</h3> <p>Covers your liability to others for bodily injury or property damage for which you are legally at fault.</p>	 <h3>Medical Payments</h3> <p>Pays medical bills for you and others, including doctor, hospital and surgical expenses, without regard to negligence.</p>	 <h3>UNINSURED/ UNDERINSURED MOTORISTS</h3> <p>Pays for bodily injury and property damage resulting from a hit-and-run driver, a driver with no insurance or a driver who is inadequately insured.</p>	 <h3>Collision</h3> <p>For damage to your auto resulting from an accident.</p>	 <h3>Other Than Collision</h3> <p>For damage to your auto caused by a wide range of perils other than impact with another vehicle or object (example: theft or vandalism).</p>
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Optional Coverages

<p>Accident Forgiveness Benefit and Minor Violation Forgiveness Benefit Automatically included for insureds who meet the requirements which apply to each benefit. <i>Learn more here.</i></p>	<ul style="list-style-type: none"> Insureds with this benefit will have a first accident or minor violation waived on per policy basis, not per driver. Accident Forgiveness: Must have 60+ months of AutoXtended® Plus tenure. Violation Forgiveness: Must have 36+ months of AutoXtended® Plus tenure.
<p>Auto Replacement Cost - Total Loss PlusSM Coverage Endorsement Auto Replacement Cost provides replacement of a vehicle that is 2 years old or newer. Total Loss Plus provides actual cash value or 120% of the actual cash value at the time of a total loss.</p>	<ul style="list-style-type: none"> Limit of liability is actual cash value of a vehicle of same make, model and condition, but is one model year newer, or 120% of the actual cash value. Total Loss Plus provision continues in force as long as the premium is paid. Collision and Other than Collision must be carried. Deductibles as they appear on the declaration (dec) page apply. Perils of fire, theft and flood excluded.
<p>Full Safety Glass Coverage Requires no deductible to repair/replace glass used in a windshield, doors and windows on a customer's vehicle, as well as material used on lights. <i>Learn more here.</i></p>	<ul style="list-style-type: none"> Other than Collision coverage must be endorsed on policy.
<p>Original Equipment Manufacturer Parts Provides for use of original equipment manufacturer parts when there's a loss to a customer's covered auto.</p>	<ul style="list-style-type: none"> Applies to any auto less than 10 years old and listed on the declaration (dec) page. Collision and Other than Collision coverages must be endorsed on the policy.
<p>Roadside Assistance Provides towing service from site of disablement to location of customer's choice. Limits may apply. <i>Learn more here.</i></p>	<p>Additional coverages:</p> <ul style="list-style-type: none"> Removal of vehicle disabled on a public road. Delivery of supplies including oil, water and fuel. Battery jump-start. Tire change or inflation. Lockout service up to \$100.
<p>Transportation Network Provides coverage for insureds who utilize covered vehicles for ridesharing opportunities. <i>Learn more here.</i></p>	<ul style="list-style-type: none"> Strictly applies to ridesharing, such as Uber® or Lyft®. Doesn't apply to Uber® Eats or other delivery services. Coverage applies only to the period beginning when the driver logs in up until a passenger has entered the vehicle.

Available Discounts

Click [here](#) for details on the discounts available.



State Auto Connect[®]

Personal Lines Auto Product Offerings

Our AutoXtended[®] Premier offering can include these important coverages:

 <p>Liability</p> <p>Covers your liability to others for bodily injury or property damage for which you are legally at fault.</p>	 <p>Medical Payments</p> <p>Pays medical bills for you and others, including doctor, hospital and surgical expenses, without regard to negligence.</p>	 <p>UNINSURED/UNDERINSURED MOTORISTS</p> <p>Pays for bodily injury and property damage resulting from a hit-and-run driver, a driver with no insurance or a driver who is inadequately insured.</p>	 <p>Collision</p> <p>For damage to your auto resulting from an accident.</p>	 <p>Other Than Collision</p> <p>For damage to your auto caused by a wide range of perils other than impact with another vehicle or object (example: theft or vandalism).</p>
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Optional Coverages

<p>Accident Forgiveness Benefit and Minor Violation Forgiveness Benefit</p> <p>Automatically included for insureds who meet the requirements which apply to each benefit.</p> <p><i>Learn more here.</i></p>	<ul style="list-style-type: none"> Insureds with this benefit will have a first accident or minor violation waived. Applies on per policy basis, not per driver. Accident Forgiveness: Must have 36+ months of AutoXtended[®] Premier tenure. Violation Forgiveness: Must have 12+ months of AutoXtended[®] Premier tenure.
<p>Auto Replacement Cost - Total Loss PlusSM Coverage Endorsement</p> <p>Auto Replacement Cost provides replacement of a vehicle that is 2 years old or newer. Total Loss Plus provides actual cash value or 120% of the actual cash value at the time of a total loss.</p>	<ul style="list-style-type: none"> Limit of liability is actual cash value of a vehicle of same make, model and condition, but is one model year newer, or 120% of the actual cash value. Total Loss Plus provision continues in force as long as the premium is paid. Collision and Other than Collision must be carried. Deductibles as they appear on the declaration (dec) page apply. Perils of fire, theft and flood excluded.
<p>Full Safety Glass Coverage</p> <p>Requires no deductible to repair or replace glass used in a windshield, doors and windows on a customer's vehicle, as well as any material used on lights.</p> <p><i>Learn more here.</i></p>	<ul style="list-style-type: none"> Other than Collision coverage must be endorsed on policy.
<p>Original Equipment Manufacturer Parts</p> <p>Provides for use of original equipment manufacturer parts when there's a loss to a customer's covered auto.</p>	<ul style="list-style-type: none"> Applies to any auto less than 10 years old and listed on the declaration (dec) page. Collision and Other than Collision coverages must be endorsed on the policy.
<p>Roadside Assistance</p> <p>Provides towing service from site of disablement to location of customer's choice. Limits may apply.</p> <p><i>Learn more here.</i></p>	<ul style="list-style-type: none"> Additional coverages: Removal of vehicle disabled on a public road. Delivery of supplies including oil, water and fuel. Battery jump-start. Tire change or inflation. Lockout service up to \$100.
<p>Transportation Network</p> <p>Provides coverage for insureds who utilize covered vehicles for ridesharing opportunities.</p> <p><i>Learn more here.</i></p>	<ul style="list-style-type: none"> Strictly applies to ridesharing, such as Uber[®] or Lyft[®]. Doesn't apply to Uber[®] Eats or other delivery services. Coverage applies only to the period beginning when the driver logs in up until has passenger as entered the vehicle.

Available Discounts

Click [here](#) for details on the discounts available.



Personal Lines Auto Product Offerings

We have a lot of ways you can save on your Auto insurance — see the variety of available discounts for yourself.



Accident Prevention Course

- Must be 21 years of age or older with a valid license and certificate for an Accident Prevention Course in the past 36 months.
- Must have a private passenger auto on the policy.



Multi-Policy

Discount applies to insureds who have the following eligible policies written in combination with a private passenger auto with State Auto:

- Umbrella
- Homeowners
- Dwelling Fire



Anti-Theft Device

- Vehicle is equipped with an active or passive Anti-Theft device.
- Vehicle must be a private passenger auto or motor home.
- Other conditions may apply.



Paid-In-Full

- Discount is available when the full-term premium is paid-in-full.



Driver Training

- Discount available for drivers 21* years old or younger with a valid license and a certificate for successful completion of a driver training course.
- Must have a private passenger auto on the policy.

*For South Carolina drivers, discount is available for drivers up to 25 years old



State Auto Safety 360®

- Vehicle is private passenger auto.
- Earn an initial 10% participation discount - and you could earn up to 50% off of your auto renewal premium for a safe driving score*.
- Customer has agreed to vehicle participation in usage-based insurance (UBI).

*Availability and discount may vary by state



Good Student

- Drivers 16-24 years old and enrolled as full-time student with a B Grade Point Average or higher (3.0+).
- License must be valid.



State Auto Start-Up

- Discount varies based on the number of days the policy is quoted in advance of the effective date as well as prior insurance.



Multi-Car

- Must have two or more of the following on the same policy:
- Private passenger auto or motor home.
 - Registered golf cart.
 - Registered off-road vehicle.
 - Classic regular use vehicle.



Distant Student

- Licensed single driver under 25.
- No regular access to vehicle.
- 100 miles from nearest garaging zip code.
- Must be child of primary named insured.



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AutoXtended® Endorsement

Endorsement provides a single bundle of extra coverage. AutoXtended® coverage covers claims associated while on or in the covered automobile — all with no deductible!¹.

Coverage	AutoXtended® Plus	AutoXtended® Premier
Bail Bonds	\$350	\$500
Cell Phone	ACV/max \$500	RC/max \$1,000
Customizing Equipment	\$1,500	\$1,500
Death Indemnity	\$20,000/\$40,000*	\$50,000/\$100,000*
Emergency Ambulance	\$10,000	\$25,000
Emergency Travel	\$600/more than 100 miles	\$600/more than 100 miles
First Aid to Others	*	*
GPS	ACV/max \$500	RC/max \$1,000
Increased Transportation Expense	Additional \$10/max \$300	Additional \$20/max \$600
Locksmith/Key Replacement	\$250	\$500
Pet Coverage	\$500	\$750
Personal Effects	\$250	\$500
Reasonable Attorney Fees	\$50	\$200*
Rented Vehicle Coverage	No dollar limit; reasonable cost (diminution in value)	No dollar limit; reasonable cost (diminution in value)
Total Disability	\$200/week; max 50 weeks	\$200/week; max 52 weeks
Waiving of Deductible OTC	*	*
Waiving of Deductible UMPD	*	*
Waiving of Deductible for Collision	*	*
Accident Forgiveness Earned	After 5 years	After 3 years
Minor Violation Forgiveness Earned	After 3 years	After 1 year

1. Waiving of deductibles apply to specific situations.

*Included with no specific limit.

Learn more about our AutoXtended® Endorsement [here](#).

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations. State Auto and the State Auto logo are registered trademarks of State Automobile Mutual Insurance Company.

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Index | Page 6

