



# PinPoint Auto<sup>®</sup>

## Insurance from Grange

### Custom coverage that's not off a shelf, but specifically designed and priced to fit you.

**PinPoint Auto** Insurance from Grange offers you the exact coverage you need at the very best price. It's all about you, your family and your vehicle. Talk with your local independent Grange agent – the insurance expert in your community – to find the coverage that best fits your lifestyle.



## It starts with the basics

When you choose PinPoint Auto, you get all the protection you would expect from an auto policy, like great claims service if you have a wreck and protection from liability should you cause an accident. Plus, working with your agent, you can choose to add optional coverages that provide any necessary medical payments, guard against damage caused by the uninsured and more. From new SUVs and classic cars to motor homes and golf carts, we've got you covered.

## A little extra coverage goes a long way

Everybody loves options, and with PinPoint Auto, you'll get them. Customize your policy and enjoy additional peace of mind with any of these extra coverages.

### Rental Car Reimbursement

If you need to rent a car because yours has been stolen or damaged in a covered loss, we'll reimburse you according to the rental coverage you select.

### Towing & Labor Costs

We'll pick up the tab if you have an emergency while on the road and your vehicle needs to be repaired on the spot or towed to a shop.

### Identity Theft Coverage

You know your personal information is vulnerable to theft. This coverage provides one-on-one services to help you regain your identity and your credit if you become the victim of identity theft.

### Personal Auto Plus Endorsement

If your car is damaged, burglarized or needs replaced, you're covered for additional costs.

### Loan / Lease Gap Coverage

We'll pay the difference between what you owe on your loan or lease and your car's cash value, if your car is a total loss.

## Switch to PinPoint Auto® and save

### Named Prior Carrier Discount

You'll get a discount if you've had an auto policy with one of our select competitors – 5% off for being a policyholder of theirs for the past 3 years, and as much as 10% off for 10 years of auto coverage with them.

### Homeownership Discount

Own a home? Depending on the coverages included in your PinPoint Auto policy, you'll get up to 10% off your premium.

### Grange Life Insurance Discount

If you have at least \$15,000 of permanent or \$50,000 of term life insurance with us, you'll get a 5% discount on your PinPoint Auto premium.

### Prompt Payer Discount

We'll give you a 5% discount for as long as you pay your premium on time.

### Paid in Full Discount

When you pay for six months of coverage at the beginning of the policy term, you'll save 10%.

### Multi-Policy Discount

Having more than one Grange Personal Lines policy earns you extra savings – as much as 10% – on your PinPoint Auto policy.

### Good Student Discount

Hard work gets you more than just good grades. You'll earn as much as 9% off your premium for being a good student.

### Company Car Discount

If your company provides you with a car for work use, you'll save an extra 2% on your premium.

### Young Operator Renewal Discount

A 5% discount will be given to eligible young drivers age 16 to 21 when the parents have been insured with Grange for at least six months.

## Above and beyond service always comes standard

### 24-Hour Claims Service

Unfortunately, accidents happen any time of the day or night. That's why we're always available to take your claim at (800) 445-3030. And our customers love our service – 96% of policyholders who file a claim with us say they would recommend Grange to their family and friends.

### Agent Availability

Because your agent lives and works in your community, you have ready access to him or her any time you have a question or need.

**Find out more about PinPoint Auto insurance by contacting your local Grange agent.**

Coverages described above may not be available in all states. Please contact a local independent Grange agent for complete details on coverages and discounts. If the policy coverage descriptions herein conflict with the language in the policy, the language in the policy applies.