

We offer comprehensive automobile coverage with competitive rates and discounts. We write policies for households with a diverse range of driving experience and reward customers who have a good driving history. In addition, our products give you the option to tailor coverage to meet total household needs, including Homeowners and Personal Umbrella policies.



What Republic Auto offers

- Competitive pricing with money-saving discounts
- Annual policy
- Six (6) payment plan options for your customers' budget needs
- First accident forgiveness
- Generations Up-Tier Bonus for children (age 21 to 26) when they purchase their own Republic Auto policy!
- Easy-to-use quote and submission capability in RepubLinkSM

Available discounts

Companion policy:

- 15% with Homeowner
- 2% with Umbrella
- 15% with Renters
- 15% with Condo (owners)

Multi-vehicle:

- 5% - 20%

Additional discounts:

- Paid-in-full (1 pay & 2 pay)
- Anti-theft
- Passive restraint
- Good student
- Distant student

Endorsements

- **Antique and classic autos** may be added with the Coverage for Damage to your Auto (max limit of liability) PP 0308 endorsement
- **Deluxe Package** RA111 provides assistance for the following (vehicles must have Collision and Comprehensive Coverage to qualify):
 - Diminishing deductible
 - Pet injury protection
 - Lock and key coverage
 - Trip interruption
- **Excess Custom Equipment** PP 0318 endorsement to insure aftermarket additions to your auto
- **Guaranteed Auto Protection (GAP) Coverage** RA 0335 to help cover the difference between the value of an insured auto and the amount owed on the lease/loan in the event of a covered total loss
- **Roadside Service and Assistance** RA 205 – included at no additional cost – is provided for all private-passenger autos with Comprehensive and Collision Coverage
- **Trust Endorsement** PP 1303

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Republic Group
An AmTrust Financial Company

800.344.2275

FAQs – Texas Personal Auto

Q: Why obtain a Personal Auto Policy with Republic Group?

- A:**
- We provide competitively priced Personal Auto policies with a variety of coverages
 - Policies are annual; multiple payment plans offered
 - Financial strength: Rated A (Excellent) by A.M. Best
 - Automated quoting and submitting occurs through RepubLinkSM

Q: What is included within the optional endorsement, Deluxe Package?*

- A:**
- **Diminishing deductible**
= \$100 off collision deductible each year if no at-fault accidents; up to \$500 credit
 - **Lock-out/key replacement**
= Up to \$100 coverage
 - **Trip interruption**
= Up to \$600 coverage if auto is >100 miles from home & out of use for 24 hours
 - **Pet coverage**
= Up to \$500 coverage for dog and cat injury in a collision
 - **CD, DVD and other media**
= Up to \$200 coverage

**Flat rate of \$50 first vehicle, \$35 for each additional vehicle; all full-coverage vehicles are rated on the endorsement*

Q: Roadside Service & Assistance will pay for what services?**

- A:**
- Towing
 - Minor mechanical first aid
 - Tire changing
 - Emergency fluid delivery
 - Dead battery jump-starts
 - 24-hour concierge service
 - Lock-out services

***Payments made subject to insuring agreement*

Q: What payment plans are available?

- A:**
- Annual pay
 - Two pay
 - Four pay
 - Ten pay
 - Eleven pay
 - Electronic Funds Transfer (EFT)

Customer payment options:

- Checking or savings accounts; MasterCard or Visa credit cards, debit cards or ATM debit cards
- By phone: 800.344.2275
- Online: RepublicGroup.com
- Pay by text: Sign up from RepublicGroup.com
- See “Learn More about My Payment Options” on RepublicGroup.com for more information

Q: What is recommended advice if an auto accident occurs?

- A:**
- Move your vehicle off the roadway, if it can be done safely, and turn on hazard lights
 - Call the police to report the accident and tell them if medical or fire emergency assistance is needed
 - Exchange necessary info with other drivers, such as name, address, phone #, license plate # and insurance info
 - Write down contact information for all witnesses
 - Make a note of anyone who may be injured
 - Take photos of the damages to all vehicles
 - Report the claim as soon as possible

Q: Who do I contact for more information about this Personal Auto product?

- A:** Please contact your regional sales manager or underwriter with any questions and to discuss writing a Personal Auto account with a member company of Republic Group



This is an overview of product features. Please see policy forms and Underwriting Guidelines for full information, or visit:

www.RepublicGroup.com
Agency Business Center
800.344.2275