

Additional Coverage Options

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Emergency Roadside Assistance

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What is the advantage of getting roadside through Elephant?

- Available 24/7/365 from wherever you are
- Real-time tracking of your service provider's progress toward you. You'll see their name and the information about their service vehicle.
- Keep others in the loop. Share your service-tracking link with family, friends, or coworkers to give them continuous live updates about your status.

Roadside Assistance Covers:

- Towing
 - Vehicles will be towed up to the maximum benefit limit to the nearest qualified repair shop. Once the towing has reached \$75 or 15 miles, the cost per mile is \$5.00, which must be paid the day of the tow by the Policyholder
- Battery Jump
 - Urgent.ly will arrange for a service provider to attempt to start the customer's vehicle. If it can't be started, Urgent.ly will arrange for a towing based on the towing limit.
- Flat Tire Replacement
 - Urgent.ly will arrange for a service provider to change flat tire with an inflated spare. If the customer does not have a spare, Urgent.ly will arrange for towing based on towing limit.
- Emergency Fuel Delivery
 - Urgent.ly will arrange for a service provider to deliver up to 2 gallons of gasoline or diesel fuel. The customer must pay for the fuel when it is delivered.
- Lockout Services
 - If a customer's car door key is lost, broken or accidentally locked inside of the car, Urgent.ly will arrange to send a service provider to open the vehicle's door. The making of a spare key is not included.
- It is important to remember that ERS coverage is not retroactive and does not cover preexisting conditions.
 - Example: If a policyholder is in need of a tow, adding ERS does not mean they can call in tomorrow and request the tow after adding the coverage effective 12:01 am. However, the customer *can* request help on demand and pay for it out-of-pocket for a reduced rate.
 - Make sure you are explaining this to the policyholder when discussing adding ERS.

The following are the coverage limits available by state:

Service	Georgia	Illinois	Indiana	Maryland	Ohio	Tennessee	Texas	Virginia
Towing	Up to 15 miles	Up to 15 miles	Up to 15 miles	Up to 15 miles	Up to 15 miles	Up to \$75	Up to 15 miles	Up to \$75
Battery Jump	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75
Flat Tire Change	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75
Fuel Delivery	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer	2 GL paid for by customer
Lock Service	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75	Up to \$75

Roadside assistance benefits are limited to 3 uses per vehicle each year in all states except Virginia. Once the limit has been reached, customers can pay for assistance out-of-pocket at a reduced rate. **In VA, each service is unlimited (do not advise your customer of the unlimited usage or use as a selling point).**

Pet Injury Protection



Pet injury protection is automatically added to the customer's Elephant policy with the collision coverage. Elephant will pay up to \$1,000 for vet bills and other related costs if your pet sustains injuries while driving with you at the time of an accident.

Coverage Details:

- Limited to dogs and cats owned by Elephant policy holders
- The customer's pet must be inside the vehicle at the time of the accident
- Elephant will cover up to 2 pets (dogs or cats)

Legal Coverage



Legal coverage can be purchased for the individual or for everyone on the policy. The plan offers:

- 100% attorney fee coverage for a minor traffic violation once per year.
- 25% discount off any other attorney services such as:
 - Will preparation
 - Real estate transactions (buy/sell/refinance)
 - Family law (divorce, adoption)
 - Elder law matters
 - Tenant/landlord matters, and more

Diminishing Deductible

Diminishing deductible is a coverage feature that can be added onto a vehicle's collision deductible to lower the out-of-pocket costs in the event of an accident*. To be eligible, all vehicles with **collision** added must have at least a **\$500 deductible**. It is an all or none coverage, so all vehicles on the policy with collision must opt for the coverage (vehicles with liability-only are exempt).

With the coverage selected, customers will see an immediate reduction of their deductible amount by \$100 for yearly policies or \$50 for 6-month policies. The deductible will reduce automatically after the policy is bound, and will continue to reduce by \$100 (for yearly policies) or \$50 (for 6-month policies) each term the customer remains accident-free*.

The maximum amount the customer's deductible could reduce by is \$500.

Example: A customer purchases a 6-month policy with a \$1000 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$950. If the customer remains accident free for the foreseeable future, their collision deductible will reduce by \$50/term until it reaches \$500. Having reached the maximum reduction amount, the deductible will freeze at \$500.

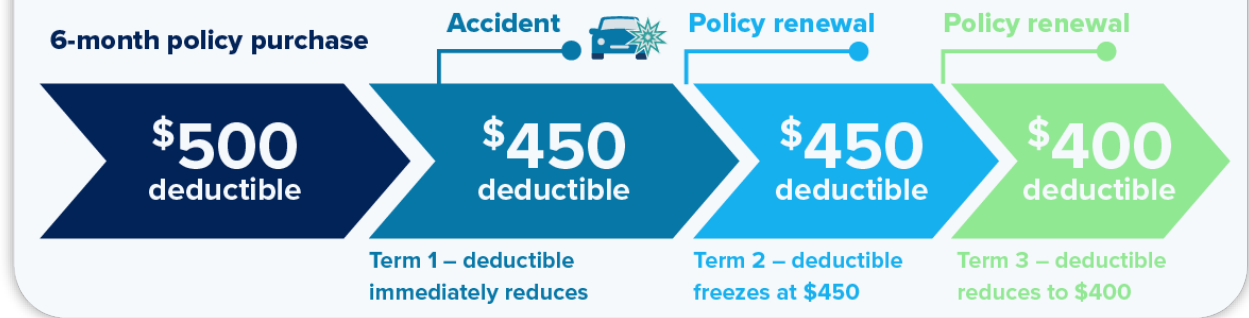
On the other hand, a customer who chooses a \$500 collision deductible, for example, could have their collision deductible reduce all the way to \$0, if they remain accident free!

In the event of an accident*, the customer will **not** see a reduction in their deductible at renewal. Instead, it will remain the same (freeze) for one term and will continue to decrease following the next accident-free* term. It does not reset!

*DD is affected by chargeable and non-chargeable accidents. When talking to your customer, keep the description simple by saying "accident-free."

Example: A customer purchases a 6-month policy with a \$500 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$450. The customer has an accident during their first term. At renewal, their collision deductible freezes at \$450. It will continue to reduce following an accident-free term.

Elephant's Diminishing Deductible



The cost for this coverage is \$30/term/vehicle for 6-month policies (\$60 a year). It can only be added at **new business** and **renewal**. It cannot be added mid-term.

To add this coverage you will go to the quote page where you select coverages. Diminishing Deductible is found under **Additional Benefits**.

Additional Coverage - 2021 JEEP GRAND CHEROKEE LAREDO ▼

Customize your coverage by selecting the options below

Coverage Amount	6 Month Cost
Other Than Collision (Comprehensive)	
? \$500 Deductible	\$398.00
Collision	
? \$500 Deductible	\$679.00
Roadside Assistance	
? No Coverage	
Rental Reimbursement	
? No Coverage	
Loan Lease Payoff	
? No Coverage	

Custom Equipment Coverage

? No Coverage

Fees

Texas Anti-Theft Fee \$4.00

Additional Benefits ▼

Customize your coverage by selecting the options below

Coverage Amount 6 Month Cost

? **Diminishing Deductible**

Add No Coverage

Lowers the Deductible by \$50 on all eligible vehicles every 6 months starting from day 1

Legal Assistance

? No Coverage

Upgraded Accident Forgiveness

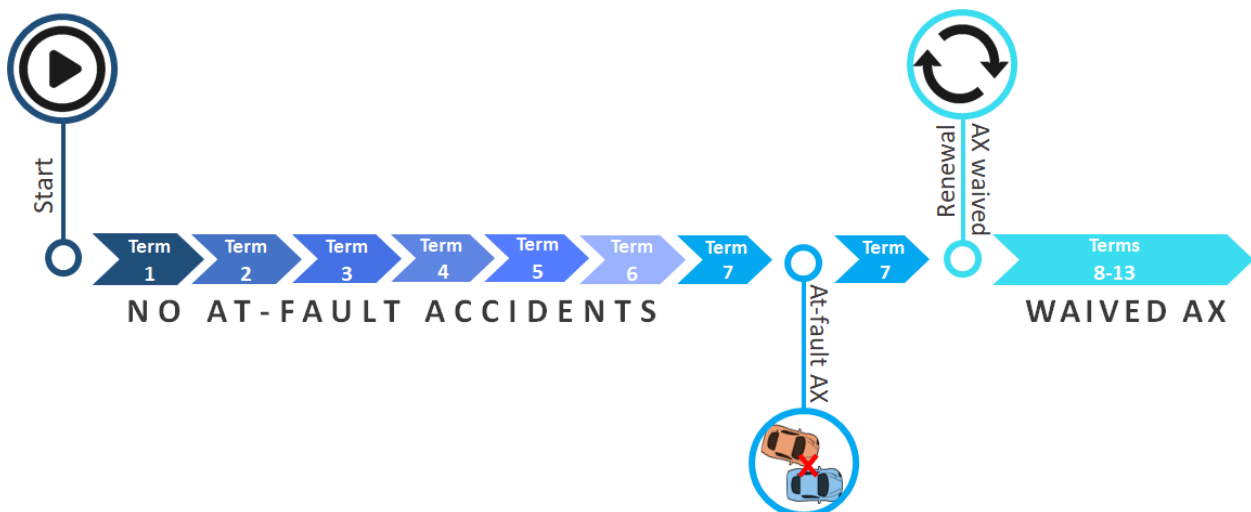
? No Coverage

Accident Forgiveness

Accident forgiveness is a policy feature that is automatically earned after a customer goes three consecutive years without having an accident on their policy (no accidents for *any* driver on the policy). After remaining accident free for 3 years, the customer is eligible to have their next at-fault accident waived from their policy. A waived accident will not affect the premium with an accident surcharge, but will freeze diminishing deductible, if applied to the policy.

Only one accident is eligible to be waived per policy. Once an accident is waived, it stays waived until it falls off after 3 years.

*Accident is abbreviated as AX



Upgraded Accident Forgiveness

Eligibility

If they qualify, customers can now purchase Upgraded Accident Forgiveness (UAF).

To be eligible, there cannot be any chargeable or non-chargeable accidents from the past 3 years for any driver on the policy.

It will only appear if the customer qualifies

	Quote Hidden from CSRs
Coverages for All Vehicles	
Bodily Injury Liability	Yes
Property Damage Liability	Yes
Uninsured/Underinsured Motorist - Bodily Injury	<input type="checkbox"/>
Uninsured/Underinsured Motorist - Property Damage	<input type="checkbox"/>
PIP - Texas	<input type="checkbox"/>
Policy Features	
Upgraded Accident Forgiveness	<input type="checkbox"/>
Coverages By Vehicle	

How does it work?

At renewal, PC will automatically check claims history for the prior term. If there was a chargeable or non-chargeable accident, it will be waived.

If there are multiple accidents, the most severe accident will be waived.

Instead of waiting more than 3 years for an accident waiver, customers can now purchase Upgraded Accident Forgiveness

3 year lookback period		To be eligible, there cannot be any chargeable or non-chargeable accidents from the past 3 years for any driver on the policy
Located under "Coverages for all vehicles" as a "Policy Feature" option		10% of total premium
One chargeable or non-chargeable accident eligible per term		At renewal, PC will automatically check claims history for the prior term. If there was a chargeable or non-chargeable accident, it will be waived.
Can only be added at new business and renewal		Can be <i>removed</i> mid-term, but cannot be added mid-term.

When can it be added?

It can only be added at new business and renewal. However, we can add UAF regardless of other coverage options (ex: comp and collision).

UAF can be removed at any time.

YourMechanic



YourMechanic is a feature that is available to all Elephant customers that allows customers to book many mechanic services online at a discounted price. The mechanic services the customer's vehicle wherever is most convenient for the customer. Here are just a few examples of what YourMechanic covers:

- Battery Replacement
- Oil Change and Filter
- Brake Pads and Replacement
- Alternator Repairs
- Tire Rotation and Balance

For a complete list of services offered, visit [YourMechanic.com](https://www.yourmechanic.com)
