

Liability & Extra Coverage Options

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Liability Limits by State

Liability Limits by State

Coverage	Virginia	Maryland	Illinois	Texas	Indiana	Tennessee	Ohio	Georgia
State Liability Minimum	50/100/25**	30/60/15	25/50/20	30/60/25	25/50/25	25/50/25	25/50/25	25/50/30*
UMBI/UMPD Minimum	50/100/25**	30/60/15	25/50/20	30/60/25	50/50/25	25/50/25	25/50/7.5	25/50/30*
UMPD Deductible	200	250	250	250	0 or 300	200	250	250/500/1000
PIP	None	2.5k/5k	None	2.5k/5k/10k	None	None	None	None
Medical Payments	500-25k	None	2.5k/5k	None	1k/2.5k/5k	1k/2.5k/5k	500/1k/2k/5k	500/1k/2k/5k
Statute of Limitations	3 years	3 years	3 years	3 years	2 years	3 years	3 years	1 year
Income Loss Included	See Below	85%	No	80%	No	No	No	No

**Virginia's minimum limits are changing to from 30/60/20 to 50/100/25 for Renewals and New Policies effective 01/01/2025 or later.

*Georgia - This is the lowest limit that Elephant can offer. Do not advise this is the state minimum.

Income Loss in VA

Income Loss is a separate coverage in VA. It covers a customer when they are injured in a covered loss and are excused from work by a doctor. The coverage will apply if the customer is employed at the time of the accident.

- It will provide **\$100 per week**, but for no more than **52 weeks**.
- If multiple vehicles are on the policy, it can be multiplied up to a **maximum of four times**.

Emergency Roadside Assistance

Emergency Roadside Assistance



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.
- **Battery Jump Start**
 - Agero will arrange for a service provider to attempt to start the customer's vehicle. If it can't be started, Agero will arrange for a towing based on the towing limit.
- **Flat Tire Change**

- Agero will arrange for a service provider to change flat tire with an inflated spare. If the customer does not have a spare, Agero will arrange for towing based on towing limit.
- **Lock Out Service**
 - If a customer's car door key is lost, broken or accidentally locked inside of the car, Agero will arrange to send a service provider to open the vehicle's door. The making of a spare key is not included.
- **Fuel Delivery**
 - Agero 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.
- **Winching**
 - If a vehicle is in a ditch or stuck and accessible within 100 feet from a normally traveled roadway and conditions allow for the vehicle to be dislodged if stuck, dispatch coverage for winching is provided.

The following are the coverage limits available by state:

Service	All Other States We Insure	VA
Towing	Up to 15 Miles (\$7.50 a mile after limit)	Up to \$75 (\$7.50 a mile after limit, paid by customer that day)**
Battery Jump Start	Up to \$75	Up to \$75
Flat Tire Change	Up to \$75	Up to \$75
Fuel Delivery	2 gal (fuel paid for by customer)	2 gal (fuel paid for by customer)
Lock Out Services	Up to \$75	Up to \$75
Winching	Up to \$75	Up to \$75
Uses Per Year	3 uses per vehicle per year*	Unlimited (Do not proactively offer this information.)

****After exceeding the \$75 tow limit in VA, the cost per mile can vary by mileage**

***Per year regardless of term length. Once the limit has been reached, customers can pay out-of-pocket at a reduced rate.**

****If the customer wants their vehicle towed further than the limit, Agero will be able to quote the price in advance so that the customer knows what they will be paying before the tow occurs.**

Rental Reimbursement

Rental Reimbursement

Rental Reimbursement is a first-party coverage that is available when your covered vehicle is not drivable or needs repairs following a **comprehensive or collision claim**. If selected as a policy coverage, rental reimbursement will provide you with a rental vehicle while your vehicle is being repaired or replaced. Again, this coverage is **only** available following a covered claim. Policy limits and exclusions apply.

All states except Virginia have a per day limit, with a maximum total amount that will be paid for the claim. Virginia only specifies a maximum coverage and does not have a per day limit. The following chart shows the available limits by state:

State	Per Day	Maximums
GA, IL, IN, OH, TN, TX	\$30/\$40/\$50	\$900/\$1200/\$1500
MD	\$30/\$40/\$50/\$100	\$900/\$1200/\$1500/\$1500
VA	N/A	\$600/\$900/\$1200

When obtaining a rental vehicle, you are responsible for the initial deposit, which is refundable, as well as the damage waiver, any additional gas needed, or insurance purchased. We work directly with Hertz, so you do not have to pay for your rental limits up front. If you choose to go with another rental company, you would pay up front, then the adjuster would review for the appropriate reimbursement.

The cost of a rental vehicle varies by state. The following chart illustrates how much a rental costs by vehicle size. Prices include tax.

VA, IN, & TN Rental Rates

Virginia, Indiana, & Tennessee Rental Rates			
Daily Cost	Vehicle Class	Available Options	Price
\$30	Economy	Chevy Spark	\$23.07
	Compact	Nissan Versa, Toyota Yaris	\$26.37
	Intermediate	Toyota Corolla, Nissan Sentra	\$28.57
\$40	Standard	Chrysler 200	\$31.87
	Full Size	Nissan Altima, Dodge Charger	\$34.07
\$50	Premium	Nissan Maxima	\$40.67
	Small Pickup	Chevy Colorado, Dodge Dakota	\$45.07
	Large Pickup	Chevy Silverado, Ram 1500	\$47.27
over \$50	Luxury	Cadillac CTS, Lincoln MKZ	\$58.27
	Minivan	Chrysler Town & Country, Dodge Grand Caravan	\$51.67
	Small SUV	Ford Escape, Jeep Liberty	\$51.67
	Medium SUV	Chevy Equinox, Jeep Cherokee	\$53.87
	Large SUV	GMC Yukon, Chevy Tahoe, Ford Expedition	\$69.27

TN & IL Rental Rates

Texas & Illinois Rental Rates			
Daily Cost	Vehicle Class	Available Options	Price
\$30	Economy	Chevy Spark	\$26.48
	Compact	Nissan Versa, Toyota Yaris	\$29.93
\$40	Intermediate	Toyota Corolla, Nissan Sentra	\$32.23
	Standard	Chrysler 200	\$35.68
	Full Size	Nissan Altima, Dodge Charger	\$37.98
\$50	Premium	Nissan Maxima	\$44.98
	Small Pickup	Chevy Colorado, Dodge Dakota	\$49.48
over \$50	Large Pickup	Chevy Silverado, Ram 1500	\$51.78
	Luxury	Cadillac CTS, Lincoln MKZ	\$63.28
	Minivan	Chrysler Town & Country, Dodge Grand Caravan	\$56.38
	Small SUV	Ford Escape, Jeep Liberty	\$56.38
	Medium SUV	Chevy Equinox, Jeep Cherokee	\$58.68
	Large SUV	GMC Yukon, Chevy Tahoe, Ford Expedition	\$74.98

MD Rental Rates

Maryland Rental Rates			
Daily Cost	Vehicle Class	Available Options	Price
\$30	Economy	Chevy Spark	\$28.09
	Compact	Nissan Versa, Toyota Yaris	\$31.43
\$40	Intermediate	Toyota Corolla, Nissan Sentra	\$33.66
	Standard	Chrysler 200	\$37.01
	Full Size	Nissan Altima, Dodge Charger	\$39.24
\$50	Premium	Nissan Maxima	\$45.93
	Small Pickup	Chevy Colorado, Dodge Dakota	\$48.81
\$100	Large Pickup	Chevy Silverado, Ram 1500	\$50.97
	Luxury	Cadillac CTS, Lincoln MKZ	\$63.77
	Minivan	Chrysler Town & Country, Dodge Grand Caravan	\$57.08
	Small SUV	Ford Escape, Jeep Liberty	\$57.08
	Medium SUV	Chevy Equinox, Jeep Cherokee	\$59.31
	Large SUV	GMC Yukon, Chevy Tahoe, Ford Expedition	\$74.92

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.

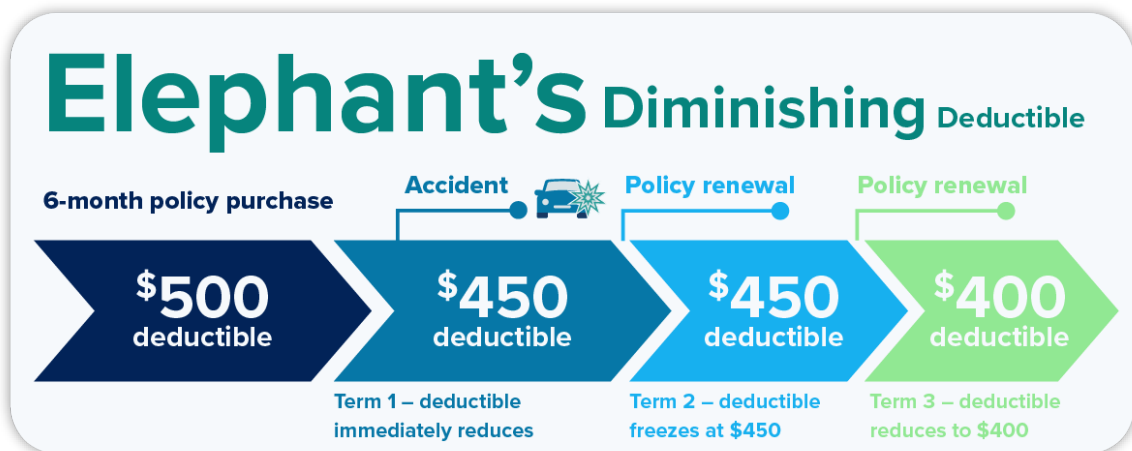
Example: A customer purchases a 6-month policy with a \$1000 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$950. If the customer remains accident free for the foreseeable future, their collision deductible will reduce by \$50/term 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.



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

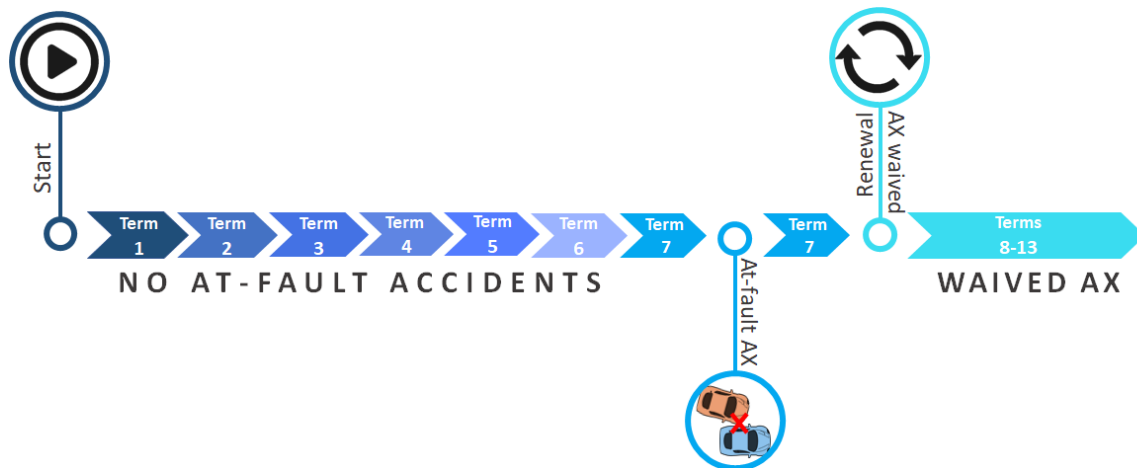
Coverage Amount	6 Month Cost
? Diminishing Deductible	
<input type="radio"/> Add <input checked="" type="radio"/> No Coverage	
Lowers the Deductible by \$50 on all eligible vehicles every 6 months starting from day 1	
Legal Assistance	
? No Coverage	
Upgraded Accident Forgiveness	
? No Coverage	

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.

Coverage Outside the US

Coverage Outside the US

Coverage Extending to Canada (Yellow Cards)

Elephant covers customers driving anywhere in Canada. Yellow cards are no longer needed as of May 2024, but the customer should carry hard copies of the items listed below instead:

- Auto Insurance Policy
- Proof of Insurance ID Cards
- Current Vehicle Registration
- Current Auto Insurance Declarations Page
- US Driver License

Assure the customer the Canadian Yellow Cards are no longer needed.

If the customer insists on getting a Canadian Yellow Card, please chat with an agent to request a hard copy to be sent by mail within 7-10 business days.

If the customer then indicates the request constitutes an emergency, please chat with an agent to request a card to be *emailed* to the customer.

If the policyholder is driving a rental vehicle in Canada, the rental company is responsible for issuing the yellow card.

Why Did Canada Need a Yellow Card?

If an insured is involved in an accident or stopped by a police officer in Canada as a result of a traffic violation, they will be considered by Canadian authorities to be driving in Canada with the appropriate amount of liability insurance. Though not required in every province, a U.S. driver can prove to the police that his or her insurer has filed for this by presenting a Yellow Card.

Coverage Extending to Mexico

- Indiana and Tennessee: Coverage will **not** apply to an insured vehicle.
- Virginia: Coverage will apply to an insured vehicle within 25 miles of the border.
- Illinois, Texas, and Maryland: Coverage will apply to an insured vehicle within 75 miles of the border.
- Only comprehensive and collision coverage will apply to physical damage in Mexico. There is no coverage for liability or additional coverage.
- The named insured must stay no longer than 10 days.
- If a customer is driving further than the above limits, they will be required to purchase temporary insurance from the country of

Mexico (this is often offered at border security).

US Territories

Coverage in US Territories is the same coverage as it is in US states.
