

Coverage Add-Ons and Policy Features

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Roadside Assistance

Roadside Assistance

Elephant offers emergency towing and roadside assistance to our customers as an inexpensive and reliable coverage on our auto policies.

Contact Numbers: (877) 321-9910

- 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.

If purchased, roadside assistance is available for use when your vehicle becomes disabled due to a **covered emergency**. In this case, a covered emergency is one that is a result of:

- a mechanical or electrical breakdown
- battery failure
- insufficient supply of fuel, oil, water, etc.
- flat tire
- lock-out
- entrapment in snow, mud, water, or sand

[What does Roadside Assistance Cover?](#)

[Coverage limits by state](#)

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.

Diminishing Deductible

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.

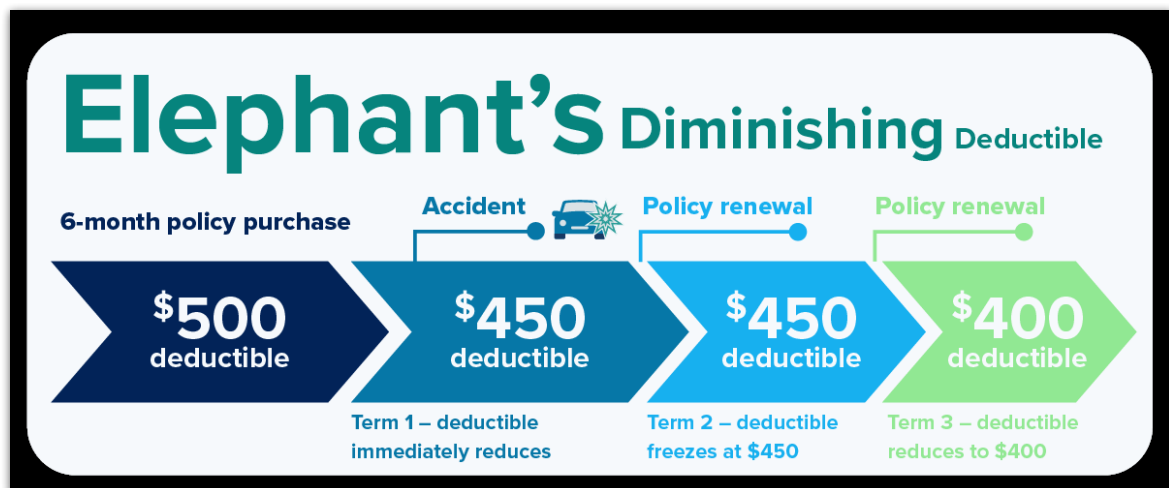
Example: A customer purchases a 6-month policy with a \$1000 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$950. If the customer remains accident free for the foreseeable future, their collision deductible will reduce by \$50/term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

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

Legal Assistance

Legal Assistance

We partner with Legal Resources to provide a coverage plan that offers:

- 100% free attorney fee coverage once per year for a minor traffic violation, such as a speeding ticket (including reckless tickets!).
- A 25% discount on other legal services, including:
 - Legal consultation and advice
 - Will preparation
 - Real estate transactions
 - Reviewing and preparing legal documents
 - Divorce

When legal assistance is purchased, every driver on the policy will have access to the once per year attorney fee coverage for a minor traffic violation and the other discounted services.

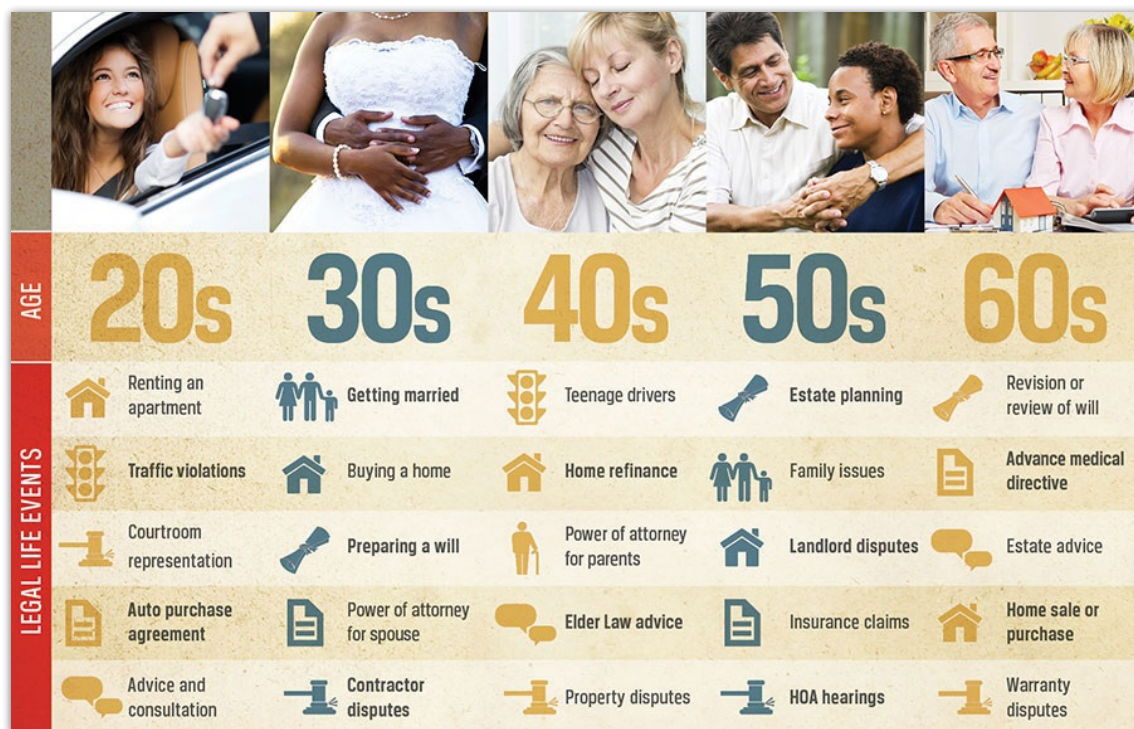
Legal assistance is available in all states except Illinois. For a single driver on the policy, the cost will be the "individual" cost. Multiple drivers will receive the "family" cost.

- Georgia, Indiana, Maryland, Ohio, & Virginia:** \$5 individual/month; \$8 family/month (\$60/\$96 annually)
- Texas & Tennessee:** \$6 individual/month; \$9 family/month (\$72/\$108 annually)

- **Illinois:** Unavailable; we don't have the license necessary to sell Legal Resources coverage in IL.

For customer inquiries about using the coverage, please direct customers to Legal Resources **(1-800-728-5768)**.

Check out the Legal Resources Website [HERE](#).



Loan/Lease

Loan/Lease

Elephant does **NOT** offer Gap insurance! Loan/Lease coverage is **NOT** Gap coverage.

If your car is totaled and you are "upside down" (owe more than the value of the car) on your loan, then loan/lease coverage can help offset the remaining amount due on the loan/lease. Loan/lease will **not** pay for:

- Your comprehensive or collision deductible
- Any overdue loan/lease payments at the time of the loss
- Financial penalties imposed for: excessive loss, abnormal wear & tear, or high mileage
- Security deposits not refunded by a lessor
- Cost of extended warranties, credit life, health, accident, or disabilities
- Carry over balances from other loans
- Cost of service contracts

Loan/lease only applies if your vehicle is a **total loss**. The vehicle must have comprehensive and collision coverage to be eligible.

	Loan/Lease Payoff Limit of Liability
GA	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
IN	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
IL	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
MD	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
OH	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
TN	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*
TX	up to 25% of the ACV of the vehicle towards the unpaid amount due on the loan/lease*

VA	unpaid amount due on the loan/lease*
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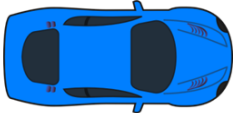
*policy contract exclusions apply

There is no limit specified for VA's coverage, but in our other states, we will only *payup* to 25% of the actual cash value of the auto toward the remaining balance on the loan/lease. In Virginia, loan/lease payoff is only available for vehicles that are 8 years old or younger.

Here is an example of how loan/lease payoff *could* help offset the remaining balance due on the loan. Keep in mind that exclusions do apply and every claim is different.

TEXAS

30/60/25, carries COLL/OTC



Original Value: \$30,000

ACV: \$20,000

Amt left on loan: \$26,000

No Loan/Lease

If NI carries COLL/OTC, Elephant will indemnify the NI up to the ACV of their vehicle

Payout: **\$20,000***

With Loan/Lease

ACV Payout: **\$20,000***

+ ACV (\$20,000) x 25% = \$5,000

With loan/lease, this customer would have **UP TO \$5,000** more available coverage

**Subject to all the exclusions (deductible, etc.)*

Accident Forgiveness

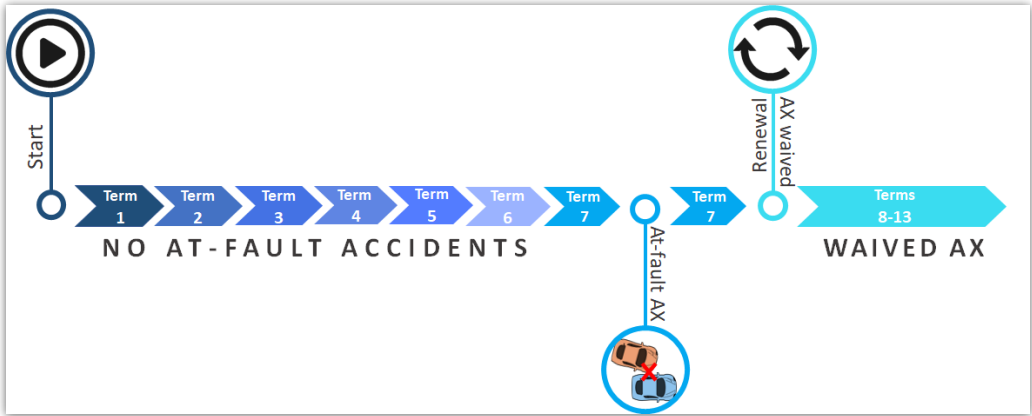
Accident Forgiveness

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.

Example: Customer starts their 6-month policy with us and goes accident free for 3 years. A driver on their policy has an at-fault accident during their 7th term. The accident is waived from their policy at the renewal of their 8th term and stays waived for 3 years before it falls off the record.

(accident is abbreviated as "AX")



Upgraded Accident Forgiveness (UAF)

Upgraded Accident Forgiveness (UAF)

Eligibility

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?

Pet Injury

Pet Injury



Pet Injury Protection is automatically included in every policy at no additional cost. This is for all states. If your dog/cat (or a family member's dog/cat) is injured as a result of a **covered*** auto loss, we will provide:

- Up to \$1000 for reasonable and customary vet fees
- A \$1000 death benefit if your pet dies in, or as a result of, the covered loss

***In order for this feature to apply, your vehicle would have to be covered by the claim (Think: collision, comprehensive, UM/UIM)**

This would **not** apply under a liability-only claim. The concept is very similar to rental reimbursement where the customer can only get a rental for a covered loss – Pet Injury Protection will only apply if the customer's vehicle is being covered by us **AND** the pet was injured as a result of that covered claim.

Suggested scripting:

Just so you know, at no cost to you, your policy comes with Pet Injury Protection that will help pay if your cat/dog is ever injured in a covered loss.

Here at Elephant, we also care about our customers' cats and dogs, so if your pet was ever injured in a covered claim, you have up to \$1000 of Pet Injury Protection at no cost to you.

Elephant also automatically includes up to \$1000 of Pet Injury Protection free with every policy. This can help with vet fees if your pet gets injured during a covered claim.

Pet Injury Coverage Endorsement Language

Glass Deductible

Glass Deductible (Covered under Comprehensive)

There is no separate glass coverage at Elephant. Glass is covered under Other than Collision coverage (aka Comprehensive). If the window is damaged under a covered claim and the window is able to be repaired, there is no deductible. If the window has to be replaced, the deductible will have to be met. Whenever discussing coverage, we do not want to say specifically what is and isn't covered as it is circumstantial.

Glass Damage: Repair or Replace?

Repair

Chip is smaller than a quarter in diameter

1 small chip with a crack that can be covered by a dollar bill



If the glass can be repaired, the OTC deductible is waived.

Replace

Multiple chips – the glass may have to be replaced

Crack cannot be covered by dollar bill

Glass is shattered or missing



If the glass has to be replaced, the OTC deductible applies.

Custom Parts and Equipment

Custom Parts and Equipment

Elephant CPE Limits

Each state has an allowable limit for custom equipment. If a vehicle has more than that amount of custom equipment, it would be an **unacceptable** risk. You could offer Answer Financial. This table outlines the state specifics regarding custom equipment:

State	Up to \$1000 automatically covered?	Can more CPE coverage be purchased?	Unacceptable Risk
Georgia	Yes	Yes, up to \$20K	over \$20K
Illinois	Yes	Yes, up to \$20K	over \$20K
Indiana	Yes	Yes, up to \$20K	over \$20K
Maryland	Yes	Yes, up to \$20K	over \$20K

State	Up to \$1000 automatically covered?	Can more CPE coverage be purchased?	Unacceptable Risk
Ohio	Yes	Yes, up to \$20K	over \$20K
Tennessee	Yes	Yes, up to \$20K	over \$20K
Texas	Yes	Yes, up to \$20K	over \$20K
Virginia	Yes - Up to \$1,500	No, coverage not available for \$1,501-\$5K	over \$5k

[How to Add CPE Coverage](#)

[Virginia](#)

[All Other States](#)

[Lift Kits](#)