



Harleysville Product Profile: Personal Automobile

Private passenger automobile is offered by Harleysville primarily to support the total account needs of Harleysville's customers.

To help you acquire and retain good auto insurance business, we offer preferred pricing in most of our states. Many customers enjoy further savings through premium discounts. In addition, Harleysville offers a host of special endorsements to address individual state requirements and to accommodate personal coverage preferences. These discounts and endorsements are profiled below.

Discounts vary by state and some may not be available in all states. Refer to your manual pages for more details and for availability in your marketing territory.

Personal auto discounts

Anti-lock brake discount	A discount for Bodily Injury and Property Damage Liability or Single Limit Liability is provided for all vehicles equipped with a factory installed four-wheel, anti-lock braking system (ABS).
Anti-theft discount	Depending on whether your customer's anti-theft device is active or passive, the customer can save between 5% and 15% on comprehensive coverage.
Companion credit	When customers place both their auto and homeowners policies with Harleysville, they receive a credit on their auto policy premium.
Driver training	We reward youthful operators who have successfully completed an approved driver training course with this discount.
Good student discount	A "B" average or better qualifies a full-time high school or college student for this discount. College student discounts continue after graduation from a four-year college or university program.
Group Discount / Expense Reduction	Discounts are available on auto and homeowners insurance for target employee and affinity groups
Loss forgiveness	In most states, Harleysville customers who have been insured with us for six or more years without an accident will receive a waiver of any surcharge that stems from their first at-fault accident with us.
Loss-free credits	Insureds can also receive discounts based on their number of loss-free years with us—amounts vary by state and length of time with Harleysville. In many states, we offer this discount to newly insureds who were loss-free prior to applying with Harleysville.
Minivan discount	A 5% discount applies to minivans.
Motor vehicle driver improvement discount	This discount reduces a customer's premium for successful completion of an approved driver training course.
Multi-car discount	Customers who insure more than one vehicle with us can save up to 25% on their premium for <i>each</i> car insured with Harleysville.
Passive restraint discount	Vehicles equipped with a factory-installed driver's side automatic restraint system (air bags or passive seat belts) qualify for a 20% discount. A 30% discount applies when restraints are installed at <i>both</i> front seat locations.

Seasonal Lay-Up discount	A 50% credit applies to qualified customers who withdraw their vehicle from use for a period of 30 days to 6 months. Perfect for customers who spend several months residing at a secondary or seasonal property located 250 miles or more from their primary residence, take extended vacations, or store their classic vehicle during winter months.
StarPak Portfolio Discount	A discount applies on most major coverages when the auto policy is part of the StarPak Portfolio. (Not available in every state)
Young Family discount	Customers 24 years of age and older with a child under age 4 qualify for this 5% discount on selected coverages, provided they reside in the same household and are surcharge-free.

Standard personal auto options:

Audio, visual and data electronic equipment	This endorsement provides coverage for direct and accidental loss to electronic equipment permanently installed in the auto. Car phones are insured under this endorsement, along with VCRs, personal computers, TVs, "scanners", and citizens band radios. Related accessories are also covered, as well as the policyholder's tapes, records and discs (for up to \$200 per occurrence.)
Auto loan/lease coverage	This endorsement covers the difference between an outstanding loan or lease and the actual cash value of a "totaled" vehicle (before the damage occurred). Coverage must be requested within 30 days of acquiring, financing or leasing a newly manufactured vehicle. Collision and comprehensive must be carried on the auto.
Covered property coverage	While "customizing" coverage is available for pickups and vans, this endorsement is geared toward camper trailers. Built-in appliances, cabinets, tables and other equipment permanently installed inside the trailer "designed to create additional living facilities" are insured for the same losses covered under the auto's comprehensive and collision coverage. Outside, awnings, cabanas and similar accessories (excluded under the auto form) are also insured under this special endorsement.
Customizing equipment coverage	This coverage has become increasingly popular with increasing growth of conversion van ownership. Insureds owning pickups and vans can protect their personal investment in special furnishings and equipment. Carpeting, furniture, bars, cooking and sleeping facilities, and custom murals are but a few of the items that can be insured for a "stated amount" through this coverage. The endorsement comes with a deductible and covers any losses insured under the policyholder's physical damage coverage, which is required to keep the endorsement in effect.
Transportation expenses	One of Harleysville's most popular and affordable options, this coverage pays up to \$20 per day (maximum of \$600) for rental of a temporary replacement vehicle, or for public or private transportation while an insured's vehicle is disabled. Additional limits are available. Also known in some states as <i>rental reimbursement coverage</i> . Should the insured have the double misfortune of damaging the temporary replacement auto (whether it is a rented or borrowed substitute), loss of use expenses would be covered, subject to the policyholder's legal responsibility. For coverage to apply, damage must have been caused by a loss insured under the policyholder's "physical damage" coverage. (Rental/transportation expenses are not covered in instances of auto theft, in which case the basic auto policy would pay.) The vehicle must be disabled for more than 24 hours for the coverage to kick in, although transportation expenses are paid from day one.
Repair or Replacement coverage (new car)	This endorsement is available on any personal auto policy within 30 days after the purchase of a newly manufactured vehicle. If an insured has an accident within five years of the date of purchase, the endorsement guarantees to pay—less the standard "collision" deductible—to repair the damaged car or replace the vehicle with an equivalent new car, depending on the degree of loss. Damage caused by a collision, upset, overturn and many other types of loss are covered; fire, theft, larceny and vandalism are not (but are insured under the comprehensive coverage of the personal auto policy). Available for an additional 10% of the annual comp and collision premium.
Towing and labor costs	This endorsement pays up to the selected limit of \$25, \$50, \$75, or \$100 (varies by state) per occurrence toward the cost of towing an insured's disabled vehicle, or the expense of any labor performed at the spot where the vehicle became disabled. Coverage applies whether the vehicle is damaged or simply "breaks down."