

AUTO INSURANCE

Auto coverage options



Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

Safeco Personal Auto Policy

Covers primary insurance needs with the option to add more coverages at a competitive price.

Safeco Superior™

A higher-quality policy, with numerous built-in coverages and increased limits on some features.

Safeco Premier™

Our top level of coverage, offering the most options, best value, and highest coverage limits.

Additional coverages and benefits.



New Vehicle Replacement¹

If you're the original owner of a car less than one year old that has been totaled or stolen, Safeco® will pay you the value of a comparable new car.



24-Hour Roadside Assistance²

From a jump-start to a tow, Safeco's optional 24-Hour Roadside Assistance coverage will get you moving again. You'll even be able to track the arrival of your tow truck in real time.



Original Parts Replacement

Comprehensive and collision coverage is extended to repair or replace damaged property with original equipment manufactured parts, when available.



Loan/Lease Coverage

For new vehicles that have not been previously titled, Safeco will cover any unpaid amount on the loan or lease minus the actual cash value of the vehicle.

Coverage	Safeco Personal Auto Policy	Safeco Superior	Safeco Premier
Deductibles			
Diminishing Deductible ³		\$50 for 6-mo policies / \$100 for annual policies / up to max \$500	\$50 for 6-mo policies / \$100 for annual policies / up to max \$500
Collision Deductible for not-at-fault loss		Automatically waived	Automatically waived
Comprehensive Deductible for total loss		Waived	Waived
Coverages and benefits			
Accident Forgiveness ⁴	Qualify in 6 years	Qualify in 3 years	Immediate / qualify in 3 years
Claims-Free Cash Back ^{TM5}		Included	Included
Worldwide Rental		Included	Included
Electronic Key Replacement		Deductible waived	Deductible waived
Dog and cat coverage			\$500
Internal limits			
Loss of Earnings for Trial	\$250/day	\$250 / day	\$400 / day
Extra Death Benefit (per person / per occurrence)			\$2,000 / \$4,000
Bail Bonds	\$1,000	\$1,000	\$1,000
Auto Theft — Transportation Expenses	\$25 / day, \$750	\$25 / day, \$750	Included, \$3K, no daily limit
Non-OEM Electronic Equipment	\$1,000	\$1,000	\$1,000
Optional coverages			
Loan/Lease	Optional	Optional	Included
New Vehicle Replacement	Optional (up to 1 year old)	Included (up to 1 year old)	Included (up to 2 years old)
Original Parts Replacement	Optional	Optional	Optional
Tapes, Records, Discs	\$200	\$200	\$200
Increased Limits for Excess Sound Reproducing Equipment	\$1,000	\$1,000	\$1,000
Transportation Expenses Coverage	Optional	Optional	Included, \$3K, no daily limit
Emergency Assistance Package (EAP). Includes items below:	Optional	Optional	Included
Trip Interruption	up to \$600	up to \$600	\$1,000
Towing and Labor	Included	Included	Included
Key Lockout	\$50	\$50	\$200
Personal Property Coverage	\$500	\$500	\$500
24-Hour Roadside Assistance	Optional	Optional	\$300 tow coverage limit

Save money with Safeco's safe driving rewards.



Accident Forgiveness

The first accident on your policy is waived after a set number of years with Safeco without an at-fault collision or violation.



Claims-Free Cash BackTM

Included with Safeco SuperiorTM and Safeco PremierTM. Drive claims-free over the six-month review period and Safeco will automatically mail you a check for 2.5% of your annual premium (up to 5% each year).



Diminishing Deductible

Included with Safeco SuperiorTM and Safeco PremierTM. Your collision deductible will decrease at every renewal if there are no claims filed against your policy. The deductible will continue to decrease for up to five years or until the \$500 maximum is reached.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. ¹Optional endorsement. Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles, and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Availability may vary by state. ²Optional coverage. Roadside Assistance package includes towing to a qualified facility or location with a \$100 coverage limit (\$300 tow coverage limit for Safeco PremierTM), delivery of fuel or fluid (costs of these items not included), and changing of flat tires only with Safeco's insured's inflated spare. May vary by state. ³Diminishing Deductible available only with certain coverage endorsements when collision coverage applies to your policy. Limitations apply. Not available in all states. ⁴Accident Forgiveness is subject to terms and conditions of Safeco's eligibility guidelines. Not available in CA, and may vary by state. ⁵Safeco will review policies twice a year. In order to receive the reward, customers must have no AT-FAULT claims reported to the Safeco policy system in the prior six months. For the purposes of this review, we will not consider the following: Claims for which you are not at fault, as determined by us; at-fault claims that fall under the current threshold for surcharging; and Comprehensive-only claims. Customers with a late payment that is outstanding on the day that the policy is reviewed will not receive the reward. Cash back amount is calculated based on policy term written premium as measured at the time of the claims-free review. Available to 12-month Superior and Premier Safeco auto policies. Not available in all states. Terms and conditions apply. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. Learn more about our privacy policy at libertymutual.com/privacy.