



**PERSONAL SERVICE  
PEACE OF MIND**

For more information about our automobile insurance coverage, please contact your Badger agent.

*This brochure is intended to highlight the features of the policy but is not intended to imply contractual specifications. Please refer to policy for detailed descriptions of coverage, limitations and exclusions.  
This brochure is not part of your policy.*



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**AUTOMOBILE INSURANCE**  
*The Extra Protection You Need*



The Heart of Your Insurance Protection

Your automobile is likely to be one of your most costly possessions. Insurance protects your investment and provides a way of managing the expense of accidents, injuries, vandalism or theft. With a Badger Mutual policy, you are also insuring your premium against an accident-caused surcharge, as there is no increase in premium with your first accident.



Badger Mutual has been providing insurance to homeowners since 1891. When you purchase protection from Badger, you can expect the following:

- » Friendly, personal service
- » Competitive rates
- » Comprehensive coverage
- » Prompt and fair claim service
- » Convenient billing options

#### AVAILABLE DISCOUNTS

- **10% discount** when you insure both your auto and home with Badger
- Loyalty/renewal discount after 24 months of continuous coverage, increasing to **18%** over 7 years
- Up to a **10%** discount when insuring multiple vehicles



Understanding the types of auto insurance coverage options will help you make choices that are right for you.

#### Physical Damage Coverages

**Collision** pays for loss to your car caused by collision with another object or vehicle.

**Comprehensive** pays for loss to your car caused by accidental means other than collision.

#### Liability Coverage

Protects you and others.

#### Medical Payments

Pays medical expenses for you and passengers.

#### Uninsured/Underinsured Motorists

Pays for bodily injury loss caused by other uninsured or underinsured drivers.

#### Miscellaneous Coverages

- » Extended Transportation Expenses
- » Electronic Equipment
- » Towing & Labor Costs
- » Trailers (Utility & Mobile Home)
- » Auto Loan/Lease