



Personal Insurance
California



AUTO INSURANCE



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Helping you protect the
road ahead

It's Not Just Car Insurance

When you buy auto insurance, you're not just protecting your vehicle – you're protecting your way of life. The Hartford and your Independent Agent are committed to giving you the best protection available and keeping your life uninterrupted.

The Hartford has been protecting the financial future of Americans for 200 years. This means you can trust The Hartford – just as so many people have since 1810. With our experience, we know what it takes to meet your coverage needs, and exceed your expectations when it comes to value. That's why we offer comprehensive coverage that includes built-in extras at no extra cost to you.

And that's not all! If you should hit a bump in the road, our 24/7 claim reporting – via toll-free phone or the Internet – will quickly get you on your way again.

At The Hartford, we offer you a great total value in automobile insurance to keep your life moving forward.

Valuable Features at No Extra Cost

Automatic AccessoriesSM

Auto policies from The Hartford include three unique benefits that increase your protection at no extra cost:

1. The Hartford will replace a new vehicle – without deducting depreciation – if that vehicle is totaled within the first 12 months of ownership or 15,000 miles of driving, whichever comes first.
2. When you choose one of The Hartford's authorized shops for covered repairs to your vehicle, the applicable collision deductible will be reduced by \$100. So if your deductible is \$100, you pay nothing, or with a \$500 deductible, you pay just \$400.
3. You'll receive a supplemental death benefit of \$10,000 if you or a family member die in an accident involving your Hartford-insured vehicle. The only additional requirement is that all occupants were wearing their seat belts.

Multiple Term Options

The Hartford offers you a choice of policy terms – a six-month plan or a 12-month plan. This allows you to choose the policy term that best fits your needs.

Exceptional Claim Services Equal Exceptional Value

What really distinguishes one auto policy from another is the company that stands behind it. The Hartford's claim service has earned a reputation for being both reliable and convenient.



To report an accident or loss, you simply call our toll-free claim hotline and you'll reach a Customer Care Specialist who is standing by to take your call 24 hours a day, 365 days a year. And by reporting your claim immediately, you're assured of receiving many benefits.

For example:

- We explain the claim process and your rights under your policy.
- You can get a rental car, if you have coverage and need one.
- We can connect you to a preferred shop in our Customer Repair Service Program, if you choose.
- Damaged windshields can be replaced or repaired quickly by one of nearly 10,000 shops that represent The Hartford countrywide. And they'll come to your home or workplace in many areas.

And the list goes on ...

A Lifetime Auto Repair Guarantee

Have your auto repair work performed by a service facility that has been pre-screened and approved by The Hartford, and we'll guarantee the workmanship for as long as you own the vehicle. If there is a problem with the workmanship, we'll have the work corrected at no additional cost to you. And for glass damage that can be repaired without removing the windshield, we'll waive the entire comprehensive deductible when you use our 24-hour Glass Service Program. For your convenience, fast, reliable technicians can usually perform the glass repairs at your home or work.

Recue 1-800® Roadside Assistance

Another valuable standard feature with all Hartford auto policies is RESCUE 1-800, our free roadside assistance program. Whether your car breaks down in your driveway or miles away from home, you'll drive easier knowing that help is only a toll-free call away. We'll quickly send a qualified professional to tow or unlock your car. If you purchased The Hartford's towing and labor coverage, you simply sign for those services, up to the dollar amount of your policy, and you're on your way. If you don't have towing and labor coverage, you'll still get the fast service you need; just pay the service provider directly. Hartford-negotiated service rates mean you typically pay less than if you secured the same service outside the network.

Containing Costs and Reducing the Amount of Your Premium

At The Hartford, we're serious about our cost-containment pledge to fight auto insurance fraud and control medical expenses so that you're not paying inflated costs.

In addition, our rating plan recognizes both safe driving records and responsible lifestyles. Your premium will typically be lower in the following situations:

- You insure more than one vehicle with The Hartford
- Your home and your auto are insured with The Hartford
- You have no at-fault accidents in the last five years and no violations in the last three years
- You choose higher deductible amounts

- Your annual mileage is low
- Any students on your policy can demonstrate "good student status"

Family Values

Today's typical American household doesn't always, or even usually, consist of a married couple with two children. Yet, unmarried partners and single parents generally demonstrate responsible lifestyles and safe driving records similar to those of married persons.

That's why The Hartford offers our lower, married rate to single parents who have custody of resident children, and for domestic partners. We extend our multi-car discount to these families, too!

A Trusted Partner at the Wheel

Chances are you have neighbors, friends or relatives who choose The Hartford for their auto insurance. That's because our auto policy really does go the extra mile.

Based on 200 years of experience, we think we know what's important to our customers, and we consistently deliver on our promises. Perhaps that's why The Hartford has become the insurance company that thousands of Americans trust for their auto and homeowners insurance.

For information on how The Hartford can meet your insurance needs, talk to an Independent Agent who represents us.