

The Foremost Signature Auto products are designed to be more flexible to accommodate today's customers. And, with over 400 rating variables (many pre-filled for you), rate to risk can be more accurately matched. The chart below provides a comparison of the new product to our classic auto product:

Same for Classic and New	ARS Signature Auto	Agent360 Signature Auto
<b>Liability – Limits</b>		
<b>Bodily Injury</b>	Varies by state and company	\$25K/\$50K, \$50K/\$100K, \$100K/\$300K, \$250K/\$500K, \$1M/\$1M. May vary by state.
<b>Property Damage</b>	Varies by state and company	\$25K, \$50K, \$75K, \$100K, \$250K, \$500K, \$1M. May vary by state.
<b>Combined Single Limit</b>	Varies by state and company	\$100K, \$300K, \$500K, \$1M
<b>Medical Expense</b>	Varies by state and company	\$1,000, \$2,500, \$5,000, \$10K, \$25K
<b>Personal Injury Protection</b>	As mandated by states	State mandated
<b>Uninsured/Underinsured Motorists</b>	As mandated by states	State mandated
<b>Physical Damage – Deductibles</b>		
<b>Comprehensive</b>	Varies by state and company	\$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10K
<b>Collision</b>	Varies by state and company	\$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10K
<b>Additional Coverages and Features</b>		
<b>Identity Theft Resolution</b> (Replaces Identity Protection)	Mandatory	Mandatory
<b>Accident Forgiveness</b> (Replaces MetRewards)	Varies by state and company	Mandatory
<b>Custom Equipment Coverage</b>	Covered with no limits	\$2,000 limit with option to purchase
<b>Mexico Coverage – Limited</b>	higher limits Mandatory in limited states	Mandatory in all states
<b>Enhanced Rental Car</b>	Mandatory	Mandatory
<b>Child Safety Seat Replacement</b>	Mandatory	Mandatory
<b>Safety Glass Deductible Waiver</b>	Optional	Optional
<b>Diminishing Deductible</b> (Replaces Deductible Savings Benefit <sup>SM</sup> )	Mandatory in most, but not all, states and companies.	Optional
<b>Roadside Assistance</b> (Replaces Towing and Labor)	Mandatory. \$50 limit in most states with higher limits available.	Optional. Limit of \$200.
<b>Rental Car Reimbursement</b> (Replaces Substitute Transportation)	Optional. \$25 per day/\$750 per occurrence. Higher limit options vary by state and company.	Optional. \$40/day, \$1,200/accident; \$75/day, \$2,250/accident; \$100/day, \$3,000/accident
<b>New Vehicle Replacement</b>	Mandatory: 1 year or 15K miles	Optional: 3 years
<b>Special Parts</b>	Mandatory	Not available
<b>Original Equipment Manufacturer's (OEM) Parts</b>	Not available	Optional. Vehicles must be 10 years old or less. Provides for repairs to be made with OEM parts.
<b>Worldwide Liability</b>	Available only with GrandProtect®	Optional. Available for all policies in all states.
<b>Lease or Loan Gap Coverage</b>	Optional	Optional. Automatically offered for vehicles with a loan or lease.
<b>Auto Extra</b>	Not available	Optional. Includes \$500 key/lock replacement, \$1,000 pet medical and death, air bag replacement, \$2,000 bike and bike rack, \$2,000 ski and ski rack, new windshield wipers (if glass repair/replacement).



**ARS Signature Auto**

**Agent360 Signature Auto**
**Additional Coverages and Features (continued)**

<b>Travel Package</b>	Not available	Optional. Includes lodging, meals, personal property, transportation to destination or home, cost to return vehicle home; coverage extended to motor homes, motorcycles and RVs rented by the insured.
<b>Ride Share</b>	Not available	Optional
<b>Agreed Value</b>	Not available	Optional
<b>Local Delivery</b>	Included in base policy	Optional
<b>Named Non-Owner</b>	Not available	Optional
<b>Non-Owned Vehicle Excess Coverage</b>	Optional. Applies only to liability. Must have other vehicles on the policy.	Optional. Applies to all coverages. May be only vehicle on the policy.
<b>Vehicle Ownership Flexibility</b>	Not available	All vehicles in household can be on same policy regardless of how titled.
<b>Joint Ownership</b>	Not available	Optional
<b>Collectible Vehicles</b> (including antiques, classics, replicas, and custom vehicles)	Various vehicle types with different rates and usage requirements	Simplified rates and usage requirements. Agreed value coverage.
<b>Telematics—My Journey®</b>	Device and mobile	Mobile
<b>Additional Insured/Additional Interests</b>	Not available	Allows Additional Insureds and Additional Interests to be listed on policy.
<b>Trust</b>	Not available	Optional
<b>Paperless</b>	Optional	Optional
<b>Policy Term</b>	6 or 12 months	6 or 12 months
<b>Single Deductible</b>	Combo <sup>SM</sup> and GrandProtect <sup>®</sup>	Bundled or packaged policies

