

AUTO LOSS OF USE COVERAGE:

A common coverage gap your customers should know about

When a covered loss requires a vehicle to be in the shop for repairs, many customers are unaware that their base policy won't cover a rental car – and they find themselves in a bind, with no way to get to work or get the kids where they need to go. Loss of use is available as an endorsement for Safeco® Auto policies – on vehicles insured for collision and/or comprehensive coverages – and it ensures your customer has a rental car provided to them.

Choosing coverage limits

When you add loss of use coverage to a policy, the customer will select their desired coverage limits, which affect their premium, but also determine how much is covered each day and the maximum allowable for each loss.

Higher limits provide customers the option of selecting a lower daily limit rental to extend the maximum allowable coverage for a loss, which may not be possible with a lower loss of use coverage selection.

LOWER LIMITS	HIGHER LIMITS
	
<ul style="list-style-type: none">✓ \$25 daily coverage limit*✓ \$750 max coverage in most states <p>Vehicle options may be limited to small, economy styles. Customers may have to pay out of pocket.</p> <p>This option may be good for: Customers who already own an economy vehicle, those who drive solo and/or those who drive infrequently over short distances.</p>	<ul style="list-style-type: none">✓ Up to a \$75 daily coverage limit✓ Up to \$2,250 max coverage in most states <p>A broader selection of vehicles are available, including luxury styles and vehicles with optional features.</p> <p>This option may be good for: Families, customers who carpool or have long commutes, those who are accustomed to driving luxury vehicles.</p>

**Coverage limits may vary by state. Please check your product guide for state-specific guidelines.
For more information about daily rental rates in your state, contact your local Enterprise Rent-A-Car.*

What you can do

When quoting, always offer loss of use coverage and explain the value provided by different coverage limits. Remind your customer that without this coverage, the insurance policy will not cover the cost of a temporary vehicle if their vehicle is damaged. Always make sure that the customer's coverage aligns with their appetite for risk – and let them know about our relationships with vendors such as Enterprise Rent-A-Car.

Remember that loss of use coverage is limited to the period of time reasonably required to repair or replace the vehicle (excluding delays caused by the shop or customer), and we will pay up to the daily coverage maximum shown for loss of use on the declarations page - this doesn't include additional fees for insurance, damage waivers, optional equipment, fuel or accessories.

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