



AUTO

Choose the coverage level that's right for you.

With four levels of auto insurance, Safeco makes it easy to choose what works best for you – from a policy that covers your basic needs to one that maximizes your protection. And with the flexibility to add optional coverages to any policy, you can choose the right coverage at the right price.

Safeco Essential	Safeco Enhanced	Safeco Superior	Safeco Ultra
<p>Safeco Essential is a cost-effective policy that's ideal for price-conscious customers looking for solid, basic coverage. It offers:</p> <ul style="list-style-type: none"> • Our lowest price on auto insurance. • Coverage for your core auto insurance needs. • A perfect blend of coverage and value. 	<p>Safeco Enhanced covers primary insurance needs with the option to add more coverages at a competitive price. It also includes:</p> <ul style="list-style-type: none"> • Accident forgiveness. • Audio, visual and customized equipment coverage. • Optional original parts replacement. 	<p>Safeco Superior is a higher-quality policy with numerous built-in coverages, increased limits on some features and more benefits, such as:</p> <ul style="list-style-type: none"> • A diminishing deductible which rewards you for being a safe driver. • New vehicle replacement which pays the full purchase price for your brand new vehicle in a total loss. • Electronic key replacement with no deductible. 	<p>Safeco Ultra is our highest level of auto insurance coverage and is fully loaded with features like:</p> <ul style="list-style-type: none"> • 24/7 roadside assistance automatically included. • Coverage for emergency expenses in the event of an accident. • Coverage for personal property inside your car.


Contact your local Safeco® agent to request a free quote today.

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PROUD PARTNER

AUTO - COVERAGE HIGHLIGHTS

 Safeco makes auto insurance simple with four, easy-to-understand coverage levels. And if your insurance needs change over time, you can switch to a different coverage level or customize your existing policy by adding optional coverages á la carte.

Deductibles	Essential	Enhanced	Superior	Ultra
Diminishing deductible			\$50 / 6 months, up to \$500	\$50 / 6 months, up to \$500
Collision deductible (not at fault loss)			Automatically Waived	Automatically Waived
Comprehensive deductible (total loss)			Waived	Waived
Coverage Differences				
Accident forgiveness		Qualify in 6 years	Qualify in 3 years	Qualify in 3 years
Worldwide rental			Included	Included
Electronic key replacement			Deductible Waived	Deductible Waived
Internal Limit Changes				
Loss of earnings for trial	\$200 / day	\$250 / day	\$250 / day	\$400 / day
Extra death benefit				\$2,000 (per person) / \$4,000 (per occurrence)
Auto theft - transportation expenses	\$20 / day, up to \$600	\$25 / day, up to \$750	\$25 / day, up to \$750	\$25 / day, up to \$750
Optional Coverages				
Loan / lease gap coverage	Available	Available	Available	Included
New vehicle replacement	Available	Available	Included	Included
Original parts replacement		Available	Available	Available
Emergency expenses	Available	Available	Available	\$500 (Auto) / \$1,500 (RV)
Personal property coverage	Available	Available	Available	\$500
Roadside assistance	Available	Available	Available	Included
Audio and visual	\$500	\$1,000	\$1,000	\$1,000
Customized equipment	\$500	\$1,000	\$1,000	\$1,000

Save money with Safeco Safety Rewards™

Safe driving should be rewarded. That's the simple idea behind Safeco Safety Rewards. The more steps you take to improve safe driving behavior, the more discounts and rewards you can earn. Safeco Safety Rewards may include:

Accident Forgiveness* – The first accident on your policy is waived after you reach a certain number of years with Safeco without an at-fault collision or violation.

Diminishing Deductible† – Reduces your collision deductible at every renewal if there are no claims filed against your policy. Your deductible can decrease for up to five years or a maximum of \$500.

Accident Prevention Discount – Drivers of a certain age (55+ in most states) who have successfully completed an approved accident prevention course may be eligible for a discount.

Teen Safety Rewards™ – A collection of tools, benefits and discounts for families to manage the cost of adding a teen driver to their policy and help their teen become a safe driver.

Safeco Safety Rewards individual benefits may not be available in all states or with all coverage levels.

* Offered with Enhanced, Superior and Ultra coverage levels

† Offered with Superior and Ultra coverage levels. Diminishing deductible available only with certain coverage endorsements when collision coverage applies to your policy.