

Save \$1,000 or more in out-of-pocket costs when you have an accident! Upgrade to ...



Advantage Plus

Accidents happen every day, even to good drivers. Most insurance policies will cover you for the damage you cause to another person and their property ... but, you'll still have costs to pay for yourself.

With The Hartford's Advantage Plus policy - you'll pay less when an accident happens. How?

Suppose you hit another car, an accident - your first in years, and it's your fault. With most policies, you will:

- Have to pay your full deductible, usually \$500 or more
- Find that your next year's premium will be increased, and that added cost, often \$150 or more per thousand of premium, will stay with you for up to 5 years

No Worries with Advantage Plus. Once you qualify for certain benefits, your savings add up fast:

- Your **collision deductible could be reduced \$150, and then an additional \$50** for each year of accident-free driving up to a maximum of \$500.****
- We'll waive the premium surcharge for the accident for up to 5 years, which easily adds up to a **possible savings of over \$750** for the average customer.****
- If you choose a Hartford-certified repair shop to fix your car, we'll knock off another \$100 from your deductible - and guarantee the workmanship for as long as you own the car.***

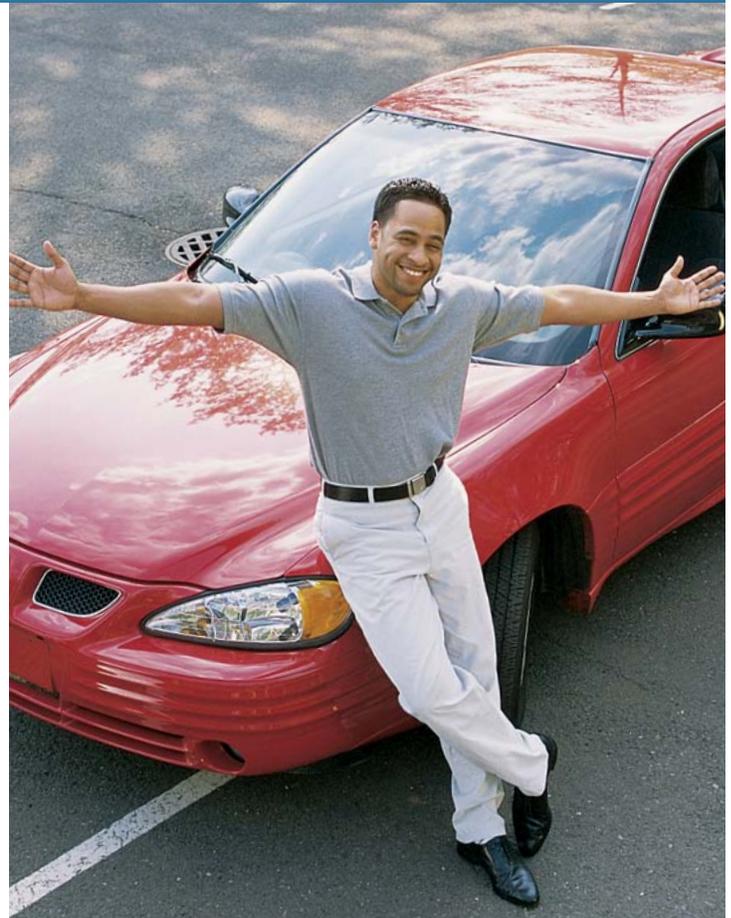
Plus, **you won't be cancelled because of accidents!** It's our **No-Drop Promise** to you.*

Here's **the best part** ... Advantage Plus costs only a few cents a day! Around \$60 per year for each \$1,000 of premium. You can't go wrong.

Compare and Save. See the back side of this flyer for a side-by-side comparison of Advantage and Advantage Plus. Then, ask your agent to get you an Advantage Plus policy from The Hartford.

continued

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of



the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.

* Your policy will not be non-renewed because of the number of traffic convictions or accidents you or any operator may have during the policy period. This promise does not apply if any operator is convicted of operating a vehicle under the influence of drugs or alcohol, if an operator has a driver's license suspension, or if you fail to provide us, if requested, a physician's certification of fitness to drive.

** RecoverCare availability and benefit level varies by state. Benefit applies only to those policies where optional Medical Payments coverage is purchased.

*** Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

**** First Accident Forgiveness and the Disappearing Deductible benefits are only available with the optional Advantage Plus package. To qualify for these benefits, all drivers on the policy must have a clean record (no accidents or violations) for five consecutive years in most states. PA and NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100.

Choose The Hartford 'Advantage'

Select from **two valuable plans** for the protection that's right for you:

- **Open Road Advantage** – The *essential protection* you need, with peace-of-mind benefits.
- **Open Road Advantage Plus** – An *added level of protection* – for pennies a day – that could easily *save you hundreds of dollars* should you have an accident. Good drivers deserve these extra benefits, which actually increase over time.



Bundle & Save! When you insure both your auto and home, you can *save even more* – with our *Account Credit* which provides a *discount on both policies*.

Product Features	Advantage	Advantage Plus
No-Drop Promise* – We want to be your insurance company for as long as you drive. Unlike a lot of other companies, we'll stand by you through good times and bad. We value your loyalty ... and that means we'll remain loyal to you!	✓	✓
RecoverCare** – Injured in a car accident and need some help around the house? We recognize that life doesn't stop, so we'll pay you up to \$2,500 for up to 6 months for home services like house cleaning, shopping, lawn care, dog walking, and more. At no extra cost.	✓	✓
Lifetime Repair Pledge*** – Here's a great way to take the stress out of a claim! When you choose an approved repair shop in our countrywide network, we will guarantee the workmanship for as long as you own the vehicle. And there's no need for multiple estimates – we do all the work!	✓	✓
Roadside Assistance – Stranded anywhere in the U.S. or Canada? Relax. One call gets you help fast! This service is available for all cars on your policy, no matter who is driving!	✓	✓
Award-Winning Claims Service – 24-hour claim reporting is just the beginning. We put our 6-Point Claim Service Guarantee in writing. It's our commitment to exceed your expectations – from the moment you report your claim to the moment we issue your payment.	✓	✓
New Car Replacement Pledge – We pay the replacement cost of a new car – same make, model and equipment – if you have a covered loss within 15 months or 15,000 miles of purchase, whichever comes first.	✓	✓
12-Month Policy – You'll lock in your rate for a full year – not just for 6 months like policies offered by some other companies.		✓
First Accident Forgiveness**** – Your good driving record means you won't get a rate increase because of your first accident. You've earned it!		✓
Disappearing Deductible**** – No one likes deductibles ... so we did something about it! Stay accident-free and we'll decrease your deductible over time until it gets to zero! We'll also eliminate your entire deductible for most not-at-fault accidents ... and lower your deductible \$100 when you choose an approved repair shop.		✓
One Deductible – If your car and home are in the same covered loss and you insure both with The Hartford, you pay only the highest deductible.		✓

Advantage Plus – Save hundreds ... for just pennies a day!****

- Once you qualify, we'll forgive your first accident, so your rate won't go up because of it ... that can save you hundreds in extra premium every year for as long as 5 years.
- Plus, with our Disappearing Deductible, in many cases, over time you can eliminate your deductible ... and pay nothing should you have an accident.
- Are these two benefits worth a dollar or two a week? Between the hundreds of dollars in savings and the added peace of mind – absolutely!

At The Hartford, we know it's more than just a car to you. And this program is more than just car insurance. It's about making certain that your protection – and the service behind it – keeps your life uninterrupted. Our goal is to eliminate any inconvenience, any hassles, so you can get back to the things in life that matter most.