



RecoverCare

If you're injured in an accident, will your auto policy pay for life's essentials?

With RecoverCare from The Hartford, your policy will!

As a savvy consumer, you know that most auto policies pay for the damage you cause to other persons and their property, and they pay for your injuries, too.

But, did you know that most policies won't pay for the everyday expenses you'll encounter if you're ever injured in an accident that is your fault?

For instance, if you're ever hurt in an accident and you can't:

- Drive to work, you'll have to pay for a taxi
- Tend to your lawn, you'll have to pay for lawn care or snow removal
- Get to the supermarket, you'll have to have groceries delivered
- Walk your dog, you'll have to pay for a dog walker

These essential costs can add up fast, and with **RecoverCare, you'll be covered up to \$2,500 over 6 months.** We listened to our customers when they asked for this added security, and we're proud to offer it to you at **no extra charge.** That's right, it's included when you buy medical payments coverage.**

It's another way The Hartford is helping to keep your life uninterrupted!

Compare and Save. See the back side of this flyer for a side-by-side comparison of important benefits - including RecoverCare - which you'll get with our Advantage and Advantage Plus policies. Then, ask your agent to get you the Advantage policy that's right for you.

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 stand by 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 Commitment 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 - If your car is totaled in the first 15 months or 15,000 miles, we'll give you a brand new car - same make and model - with absolutely no depreciation.	✓	✓
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!

Help your customers get the most competitive rate with these discounts:

- Auto/Home Account Credit
- Personal Umbrella Policy Credit
- Paid-In-Full
- Hybrid Car
- New Car
- Companion Auto
- Air Bags
- Anti-Theft
- Defensive Driver
- Driver Training
- Good Student
- Student Away At School