

A Consumer Guide to Your Policy & Ways to Save On Your Automobile Insurance

WELCOME

We appreciate you choosing the AARP® Auto Insurance Program from The Hartford, the nation's trusted name in insurance protection for over 200 years. The Hartford is pleased to provide you with excellent coverage and service, and we welcome you into The Hartford family.

HERE'S HOW TO REACH US:

Claims Hotline	1-877-805-9918
Rescue 1-800® Emergency Road Service	1-800-322-7789
Online Customer Service Center.....	thehartford.com/myaccount
Customer Service	1-800-423-6789
Email Us.....	AARPCUSTOMERCENTER@THEHARTFORD.COM

This entire coverage guide is provided for informational purposes only. It is not part of any policy issued by The Hartford or its affiliated insurers and is not a binding part of any insurance contract which may be applicable to you. This guide contains only general descriptions of coverage which may be provided and does not include all of the features, exclusions and conditions of the policy it describes. Certain coverages, features and credits may vary by state in accordance with our product filings and applicable law and may not be available to all policyholders. The Hartford suggests that you read your policy to determine your actual coverage. In the event of a loss, your specific policy term will determine the benefits and coverages to which you are entitled.

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for Program eligibility in most states.

In Massachusetts, The AARP Automobile Insurance Program from The Hartford is underwritten by Trumbull Insurance Company. Specific features, credits, and discounts may vary and may not be available in all states in accordance with state filings and applicable law. Applicants are individually underwritten and some may not qualify.

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THANK YOU

OUR TRADITION OF QUALITY AND SERVICE

Since 1984, The Hartford has been serving the needs of people 50 and over through our affiliation with AARP. In fact, we now insure over two million AARP members, and are the only nationally endorsed auto insurance program for AARP members.

Through the years we've learned a lot about your needs and expectations. From competitive rates to great service and the peace-of-mind protection you want, The Hartford is always striving to go the extra mile and do more.

ABOUT YOUR POLICY AND ENCLOSURES

Your AARP Auto Insurance Program policy from The Hartford extends for a full 12 months, meaning your premium will not increase during the policy year unless you make specific changes. Your auto insurance policy documents are made up of:

The Declarations Page

Explains who is insured, which cars are covered, and what coverages apply.

The Policy

States the terms and conditions of your coverage.

Endorsements

These are attached to your Policy and noted on the Declarations Page. They change your policy to better meet your individual needs and the requirements in your state. This could include any optional or additional coverages you requested.

POLICY INFORMATION

BILLING AND PAYMENT OPTIONS

The Hartford gives you the flexibility to manage your billing and payments in a way that works best for your needs.

Online Bill and Payment Options

Register at thehartford.com/myaccount to:

- Choose eDelivery and be notified by email when a bill is available for viewing and payment.
- Make a fast, easy payment by credit card or a one-time withdrawal from a bank account.
- Sign up for AutoPay to make automatic payments by credit card or directly from a checking or savings account.

Additional Bill, Installment and Payment Options¹

- **Bill-by-Mail** – You'll receive paper bills by U.S. Mail. You can choose how often you receive your bill and make payments.
- **Monthly Automatic Bill/Payment** – We divide your policy premium into monthly payments, which are automatically withdrawn monthly from a credit card, checking or savings account on a date you select. Installment fees may apply to some payment options.

HOW TO PAY YOUR BILL

- **Online** – Register at thehartford.com/myaccount. You can make a payment using a credit card or a one-time withdrawal from a checking or savings account. You can also enroll in monthly automatic payments online at any time. (See the Online Bill and Payment Options section above.)
- **Phone** – Call The Hartford at 1-800-423-6789 24/7 and choose the Billing option.
- **Mail** – Send a check with the payment stub to the address listed on your bill.

LATE PAYMENT FEES

To assure continuous coverage, always make sure we receive the minimum amount due on your bill by the date shown. If not, a late payment fee will be assessed.²

BILLING QUESTIONS?

- Visit the Online Customer Service Center at thehartford.com/myaccount
- Call our Automated Account Manager at 1-800-423-6789 (choose the Billing option).
- For more personalized assistance, talk to a Customer Care representative at 1-800-423-6789.

¹In most states, an installment fee applies to installment payments.

²Fee may vary depending on state filings and applicable law.

POLICY INFORMATION (CONTINUED)

DESCRIPTION OF COVERAGES

To help you better understand your policy, we've included general explanations of the basic coverages. Note that these are not official definitions that exactly match the coverages, terms and conditions on your particular policy.

Coverages in your state may vary slightly. Please refer to your policy or contact us for specific details.

Bodily Injury Liability (Required coverage)

Bodily Injury Liability protects you against financial loss if someone is killed or injured by your auto and you are found liable. Your legal expenses and court costs would also be included for a covered lawsuit, as would your bail bond expenses.

Property Damage Liability (Required coverage)

Property Damage Liability Coverage protects you against financial loss if you are found liable for damage to other people's property caused by your auto.

Uninsured Motorist Coverage (Required coverage)

Uninsured Motorist Coverage pays damages for bodily injury or death caused by an uninsured driver or hit-and-run driver who is legally responsible for the accident.

Underinsured Motorist Coverage (Optional coverage)

This coverage pays benefits for bodily injury or death caused by an insured driver whose Liability Insurance limit is insufficient to cover the losses incurred.

Personal Injury Protection (PIP) (Required coverage)

Pays up to \$8,000 for medical expenses, replacement services and 75% of any lost wages. PIP will pay these expenses to you or anyone you let drive your car, anyone living in your household, passengers and pedestrians, no matter who causes the accident.

Medical Payments³ (Optional coverage)

This coverage is often included in Personal Injury Protection, and pays up to your policy limit for reasonable medical expenses incurred within three years of an accident. It applies to everyone in your auto, as well as relatives living in your household who are in other autos, or who may be struck by a vehicle.

Collision Coverage (Optional coverage)

Collision Coverage pays for damage to your covered auto (up to its actual cash value) caused by an impact with another vehicle or stationary or moving object. The amount of your deductible will be subtracted from any settlement. You may want to consider this coverage if your auto is not more than seven years old.

Other Than Collision (Comprehensive) Coverage (Optional coverage)

This coverage pays for losses to your covered auto (up to its actual cash value) that are not caused by collision. This includes damage caused by fire, theft, glass breakage, riots, windstorm and hail. The amount of your deductible will be subtracted from any settlement.

³Medical benefits are calculated on the basis of usual, customary and reasonable charges.

POLICY INFORMATION (CONTINUED)

Towing and Labor

Available if you have Other Than Collision (Comprehensive) Coverage, this optional coverage helps pay for towing costs and/ or labor at the place of disablement for your covered auto. We offer limits of \$25, \$50 \$75, \$100, \$150 or \$200.

Also, should you lock the keys in the car, get a flat tire, run out of gas, or if your car simply won't start, our Rescue 1-800 service is there for you, with access to a network of 40,000 towing services nationwide. Call **1-800-322-7789**.

If you do have towing and labor coverage, there is no charge for normal emergency service. You pay only those charges above your towing and labor limits. If you do not have towing and labor coverage, you'll need to pay the service provider in full directly.

Transportation Expense Coverage

Transportation Expense Coverage, sometimes called Rental Reimbursement, is coverage available to you if you carry Collision and Other Than Collision (Comprehensive) Coverages. Transportation Expense Coverage pays for the cost of renting a substitute car 24 hours after your car is in an accident, or for other covered reasons, or after 48 hours if the loss is a result of theft.

We offer a variety of Rental Reimbursement Coverage options to meet your needs. Your policy may automatically include up to \$20 a day/\$600 maximum limit at no additional cost. Or, depending on your state, you can select from the following options:

- \$30 a day/\$900 maximum
- \$40 a day/\$1,200 maximum
- \$50 a day/\$1,500 maximum
- \$75 a day/\$2,250 maximum
- \$100 a day/\$3,000 maximum

COST OF COVERAGES

ABOUT THE COST OF COVERAGE

When you first applied for auto insurance you were asked a series of questions—where you live, your driving record and experience, the miles you typically drive each year, the length of your daily commute, along with the make, model and year of your vehicle. These helped us determine what rate we would charge you to cover your exposure to loss.

Because so many things besides years' experience and the type of car you drive influence your insurance costs, any changes to your situation may cause a change in your rates. Other factors that can affect your premium are increases in the costs associated with settling claims, which include medical care and hospitalization, replacement parts, auto repair labor, and possible litigation.

While no insurance company can promise rates will never go up, our goal with the AARP Auto Insurance Program is to make every effort to minimize rate increases and help you continue saving money.

HOW WE HELP CONTROL YOUR INSURANCE COSTS

At The Hartford, we work hard to ensure your premiums are as low as possible. Along with making fair claim payments and keeping administrative costs down, here are a few of the other steps we have taken:

Safety Initiatives

To reduce both the number and costs of the claims, we offer insurance premium discounts for cars equipped with air bags and anti-theft devices.

Insurance Fraud Prevention

Insurance fraud—such as a staged accident—is a crime that affects all law-abiding drivers in the form of higher insurance premiums. The Hartford is committed to putting a stop to this.

For this reason, we do everything possible to ensure the honesty and accuracy of all claim payments. We work closely with law enforcement and other insurers to combat fraud. Plus, our claim offices and Special Investigative Unit coordinate with government agencies and industry-sponsored fraud prevention programs.

If you encounter a situation that makes you suspect insurance fraud, report it quickly and confidentially to our toll-free fraud hotline: **1-800-547-WARN (9276)**.

- If someone suggests that a certain lawyer or doctor can help you make a lot of money from an accident, or if a repair shop offers to inflate your damage estimate, be suspicious.
- If you are involved in or witness an accident, report it to the appropriate authorities and be willing to testify in the investigation and court proceedings.
- Keep records. If you are in an accident, write down a detailed description of the event, including the names, addresses, phone numbers, insurance companies and policy numbers of all drivers and passengers. Also, obtain the names, addresses and phone numbers of all witnesses.

COST OF COVERAGES (CONTINUED)

HOW YOU CAN HELP CONTROL YOUR INSURANCE COSTS

Personal Injury Protection Coverage

You can save on your premium by excluding yourself, or yourself and household members from some or all of this coverage. You should consider this option if you have a medical and disability income plan. The portion of each claim not covered is called a “deductible.”

Increase Your Comprehensive and/or Collision Deductible

Deductibles represent your out-of-pocket cost when a loss occurs. If you believe you’ll be able to cover such unexpected expenses, consider taking advantage of higher deductibles to significantly lower your premiums.

Consider Removing Comprehensive and Collision Coverage It may not be cost-effective to continue comprehensive and collision coverage when your vehicle reaches a certain age. Frequently, people opt to discontinue these coverages on cars that are older. You can look up the value of your vehicle online at Kelley Blue Book (www.kbb.com) or consult your local auto dealer or bank.

Take Care Behind the Wheel

Good drivers pay less for insurance than those with less-than-perfect records. By doing your part to keep our roads safe, you also help us keep premiums reasonable.

Check Your Discounts

Compare the discounts and credits on the following pages to those listed on your Declarations Page and policy forms. If you’re not receiving a discount for which you’re eligible, call us so we can help you explore your options.

DISCOUNTS, CREDITS AND OTHER BENEFITS

PROGRAM FEATURES THAT CAN SAVE YOU MONEY

The AARP Auto Insurance Program from The Hartford offers a variety of special credits, discounts, and other extras to help stretch your insurance dollar. These may vary depending upon the state in which you live and the specific auto policy plan you purchased.

Please review your Declarations Page and policy forms to see if you are already taking advantage of these valuable programs.

Defensive Driver Credit

If you've completed an approved defensive driver course, such as the AARP Smart Driver™ course from AARP Driver Safety, you're eligible for a discount for the next three full years. Just mail us a copy of your certificate.

Call AARP at 1-888-AARPNOW (1-888-227-7669) toll-free, or visit www.aarp.org/drive for more information.

Driver Training Credit

You can receive a credit on your premium for drivers on your policy with less than 6 years driving experience who successfully complete an approved course.

Good Student Driver Credit

If each full-time student with less than 9 years driving experience who owns or operates a vehicle insured through this program qualifies as a good student, you can receive a credit on most coverages. If you have not received a credit application, please call us and we will send one.

Home and Auto Insurance Bundling

When you insure your home as well as your cars through the AARP Auto & Homeowners Insurance Program from The Hartford, you may be eligible for an additional discount on both policies. Renters and condo owners may take advantage of policy bundling, too.

Electric Vehicle Discount

You may be eligible for a discount if you own an electric car. These are generally defined as a private passenger car that uses a rechargeable system (typically operated by battery).

Hybrid Car Discount

You may be eligible for a discount if you own a hybrid car, generally defined as a private passenger car that uses both a traditional engine (combustion) and a rechargeable system (typically operated by battery).

Air Bags Discount

Automatic air bags prevent or minimize injuries, especially in frontal crashes. If your car is equipped with more than one air bag you could receive an additional discount.

Anti-Theft Device Discount

Manually or automatically activated anti-theft devices not only protect your car from theft, they can also save you money on your Other Than Collision (Comprehensive) Coverage.

DISCOUNTS, CREDITS AND OTHER BENEFITS (CONTINUED)

Paid-in-Full Discount

You may be eligible for a discount if you pay the premium for your 12-month policy term in full when you receive your renewal bill.

VALUE-ADDED BENEFITS

This benefit is automatically included in your policy.

Full Replacement Coverage on New Cars^{§§}

If your new car is a total loss within the first 15 months or 15,000 miles, whichever comes first, we'll reimburse you for a brand new, similarly equipped model of the same make, with no deduction for depreciation.

This benefit is automatically included with your Other Than Collision (Comprehensive) Coverage and Collision Coverage. The actual coverage offered depends on the terms of your policy, as limited by law.

The following benefits are available for about \$5 more per month.

- **Accident Forgiveness[‡]**

Once all drivers on your policy have a clean driving record for five consecutive years, if you have an accident we will forgive it. It won't count against you, and your rates won't go up because of it.

- **Disappearing Deductible[‡]**

Once all drivers on the policy have a clean driving record for three consecutive years, we will reduce your collision deductible by \$50. In most states, we will continue reducing your deductible by \$50 each year you keep your good record until it reaches zero.

- **Collision Coverage Waiver of Deductible** In most cases, when you have Collision Coverage and you are involved in an accident where the driver responsible for causing the accident is known, you won't have to pay the deductible. This means that we will pay the full amount of the covered damages without subtracting the deductible.

- **One Deductible[‡]**

The Hartford offers another innovative way to save you money. Should you file a claim for a loss involving two of your Hartford-insured vehicles, we'll actually waive the lowest deductible of the two. This benefit also extends to your house if you carry homeowners insurance with us. For example, if an accident involving your car triggers a damage claim on both your home and automobile policy, we'll waive the lowest deductible of those two as well.

^{§§} Limitations apply.

[‡] Coverage may vary by state in accordance with our state filings and applicable law. First Accident Forgiveness, Disappearing Deductible, and One Deductible benefits are only available for an additional charge, by purchasing the Advantage Plus package.

CUSTOMER SERVICE OPTIONS

Whether it's a change to your policy, a question about your coverage, or making a claim, The Hartford offers a variety of ways to take advantage of our great customer service.

VISIT OUR ONLINE CUSTOMER SERVICE CENTER

thehartford.com/myaccount

The Hartford makes it easy to view and manage your auto policy online, or on the go with our mobile app.

As soon as possible, take advantage of the services available at your fingertips by activating your account online to:

- **View policy and billing documents**
In addition to a policy summary, you can also view, download and print your entire policy package, endorsements, bills, and any other general correspondence.
- **Enroll in eDelivery**
Eliminate the extra step of getting paper documents through the mail. The Hartford will simply email you whenever a new document is available in your online account.
- **Make a payment, or enroll in AutoPay**
Set up automatic payments with your credit card or bank account and manage your payment preferences online.

You can also view and print your ID cards, submit and track a claim, find a vehicle repair shop, and more.

(See the *Reporting Claims* section starting on page 15 for more information.)

CUSTOMER SERVICE OPTIONS (CONTINUED)

CALL THE CUSTOMER CARE CENTER TOLL-FREE AT 1-800-423-6789

Monday - Friday, 7:00 a.m. to 11:00 p.m. Eastern Time, or Saturday and Sunday, 8:00 a.m. to 6:00 p.m. Eastern Time.

Policy Changes and Questions

Some policy changes, plus certain types of policy or billing questions, can best be handled by speaking with one of our highly trained Customer Care representatives. These changes should be requested by you, the policyholder, or in some cases, a member of your family:

- Changing your name, address, phone number or garaging address.
- Removing or changing the name of your financing or leasing company.
- Adding or removing a vehicle.
- Adding or removing a driver from the policy.
- Adding or removing coverages on a vehicle, or changing coverage limits.

If you're adding a vehicle, please have the VIN (vehicle identification number) handy, along with the odometer reading, vehicle alarm system type, plus the finance or leasing company's name and address (if applicable).

If adding a driver, have the driver's license number available.

Coverage Review

To make sure you're taking advantage of all available credits and discounts, and maintaining coverage that meets your needs, it's a good idea to have an annual policy review. Simply call one of our friendly Customer Care representatives.

WRITE OR SEND US AN EMAIL

Send us correspondence via U.S. Mail to this address:

The AARP Auto Insurance
Program P.O. Box 14219
Lexington, KY 40512

Or email us at AARPCustomerCenter@thehartford.com

REPORTING CLAIMS

THE HARTFORD'S CLAIM SERVICE GOES THE EXTRA MILE

Call **1-877-805-9918** toll-free to report a claim 24/7.

You can count on The Hartford's helpful claim service staff to be at the ready whenever you need to file a claim. Plus, our network of knowledgeable claim adjusters and authorized auto repair shops can give you the assistance you need to get right back on the road.

Using the Claim and Customer Service Sheet

To make customer service and filing a claim easier, we've included a Claim and Customer Service Sheet on page 17 of this guide. It includes information on what to do in case of an accident, along with our Claims Service Commitment to you.

Be sure to detach the Claim and Customer Service Sheet, write your Policy Number and Billing ID on the back, and keep the sheet in your vehicle for quick reference.

Reporting a Claim Online

If you are registered to access your policy online, you can also report and track a claim through the Online Customer Service Center at thehartford.com/myaccount. When your claim status changes we will send you an email notification so you can access the information online.

Finding a Repair Shop

The Hartford offers a Customer Repair Service Program that simplifies the claim process and stands behind the workmanship of the repairs for as long as you own your car, provided they are performed by an authorized facility.

In most cases, when you call our claim specialists we can refer you to local repair shops that meet our strict standards and guidelines. If you choose one of these shops, no additional estimates are required, and any covered payments can be sent directly to the repair shop.

You can also use the Online Customer Service Center (thehartford.com/myaccount) to find a shop near you.

REPORTING CLAIMS (CONTINUED)

GLASS BREAKAGE CLAIMS

Call **1-877-687-1279** toll-free

Before you have any glass damage repaired, call our toll-free claim number first. A Hartford claim specialist will evaluate the damage, recommend repair or replacement, and advise you on how to complete the service as quickly and conveniently as possible.

In many cases, repairs can be done at your home or workplace.

Shown below are examples of common damage—from 2" chips up to 6" cracks—that can be mended without installing a new windshield, and at no cost to you.



Glass claims can also be made online as well at thehartford.com/claims

Report accidents right away—day or night!
CALL OUR TOLL-FREE CLAIM HOTLINE 24/7
1-877-805-9918

CLAIMS & CUSTOMER SERVICE REFERENCE SHEET

Please keep this sheet for quick reference in case you have an accident, need to change your policy, or have questions about your coverage.

CUSTOMER SERVICE

For questions about your coverage or changes to your policy:

- Visit thehartford.com/myaccount.
- View and manage your policy, pay a bill, or submit and track a claim.
- Call **1-800-423-6789** toll-free or Hearing Impaired Services **1-800-877-8973**.
Monday–Friday, 7:00 a.m. to 11:00 p.m., Eastern Time (ET) Saturday and Sunday, 8:00 a.m. to 6:00 p.m., ET.

WHAT TO DO IF YOU HAVE AN ACCIDENT

- Don't leave the scene.
- Call the police, or ask someone to call for you.
- Obtain the following information:
 - 1) name, address and daytime phone number of each driver, passenger and witness; and
 - 2) the insurance company and policy number for each vehicle involved.
- Call Rescue 1-800 Emergency Road Service at **1-800-322-7789**.
- Call our Claim Hotline at **1-877-805-9918** right away or Hearing Impaired Services at **1-800-877-8973**.

PAY YOUR BILL OR GET BILLING/PAYMENT INFORMATION:

- Visit thehartford.com/myaccount.
- Call our 24/7 Automated Account Manager at **1-800-423-6789** and choose Billing option.
- Download and take advantage of our mobile app.

ADDITIONAL RESOURCES

FOR MORE INFORMATION:

If you visit the Division of Insurance's website at www.mass.gov/doi, you will find an array of materials that can help you understand automobile insurance in Massachusetts.

Go there to learn more about:

- Shopping Around for Automobile Insurance.
- Consumer Rights in Automobile Insurance.
- Learn More About the Massachusetts Automobile Insurance Plan.
- Insurance and Your Rental Car.

ONLINE SHOPPING RESOURCES:

If you are unsure about how to start shopping, or if you do not know which companies offer automobile insurance in Massachusetts, you can get information from the Division's Sample Premium website at: www.mass.gov/autorates. The premiums you see on this website are NOT premium quotes. They are sample premiums based on sample driver profiles and intended only to be used as examples. The only place you can get an actual premium quote is from a company or an agent.

The website allows you to review the sample premiums from each company based on a general customer profile. The website also offers you the ability to link directly to a company, or search for an agent in your area to obtain an actual quote based on your detailed profile.

OUR 6-POINT CLAIM SERVICE COMMITMENT

The AARP® Auto Insurance Program from The Hartford promises to go the extra mile to exceed your claim service expectations with these six commitments:

- 1. 24/7 SERVICE** You can reach our trained claims representatives to report a claim 24 hours a day, 7 days a week.
- 2. GUIDANCE ON YOUR CLAIM** When you call to report a claim, a Customer Care Specialist will explain the claims process and help arrange convenient inspection of your damages as appropriate.
- 3. AUTO REPAIR PROMISE** When you choose The Hartford's preferred auto repair network option, we stand by the workmanship of covered repairs for as long as you own or lease the vehicle.
- 4. NEW CAR REPLACEMENT** 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. *(Benefit may vary based upon individual policy provisions.)*
- 5. COVERAGE FOR HELP AT HOME** If you're injured as the result of a covered auto accident, Personal Injury Protection benefits include coverage for replacement services like shopping, yard work, housecleaning, and even dog walking! *(Coverage is subject to the Personal Injury Protection limit and deductible as shown on the Declarations.)*
- 6. FAST, FAIR CLAIMS PAYMENTS** We work to issue claims payments to you promptly—within two business days of agreement on the amount of your loss.

WHEN YOU HAVE A CLAIM, CALL THE HARTFORD RIGHT AWAY

1-877-805-9918 TOLL-FREE