



# PERSONAL AUTOMOBILE INSURANCE

## Our Mission:

*To provide superior insurance products and instantaneous services that constantly exceed customers' expectations leveraging leading technology utilized by empowered employees.*

Agency Insurance Company has been providing personal vehicle insurance to families and individuals since 1990. AIC also insures motorcycles and off-road vehicles for individuals and offers commercial auto insurance for businesses. Our goal is to provide comprehensive vehicle insurance at a competitive price with a variety of flexible payment plans.

AIC examines every policy at the end of each term to ensure that you are always receiving the best possible rate.

AIC is committed to agents and only conducts business through professional agents to ensure that our customers receive the highest level of service.



## Coverages Available

### **BODILY INJURY / PROPERTY DAMAGE**

Provides coverage for an accident in which you are at fault

### **MEDICAL PAYMENTS**

Provides coverage regardless of fault

### **PERSONAL INJURY PROTECTION**

Covers the cost of medical expenses and/or loss of income

### **UNINSURED / UNDERINSURED MOTORISTS**

Provides coverage if the party responsible for an accident is not properly protected

### **COMPREHENSIVE / COLLISION**

Provides coverage for the repair of your vehicle as a result of collision damage, fire, theft or glass breakage

### **LOAN / LEASE GAP**

Provides coverage for newer vehicles to pay for the difference between the balance of a lease or loan due and what is covered under a total loss

### **ROADSIDE ASSISTANCE OR TOWING**

Provides roadside help or towing in the event of a covered vehicle disablement

### **RENTAL REIMBURSEMENT**

Provides rental car coverage for a qualified disablement

### **ADDITIONAL EQUIPMENT**

Covers permanent equipment not installed by the original manufacturer

*Coverages vary by state. Discuss with your agent what coverages are available in your state.*





# OUTSTANDING CUSTOMER SERVICE

# EXCEPTIONAL CLAIMS SERVICE



## Fast, Fair and Friendly

Agency Insurance Company is committed to providing our customers with reliable automobile coverage at competitive prices.

### Money Saving Discounts

AIC offers many discounts that will reduce your premium while still providing you with superior protection and coverage.

Discounts include:

- ◆ Accident Forgiveness at Renewal
- ◆ Accident Free
- ◆ Advance Quote
- ◆ Automatic Electronic Funds Transfer
- ◆ Continuous Insurance
- ◆ Distant Student
- ◆ Driver Improvement Program
- ◆ Good Student
- ◆ Green (Less Paper)
- ◆ Homeowner
- ◆ Minor Child
- ◆ Mobile Homeowner
- ◆ Multi-Car
- ◆ Multi-Policy
- ◆ Paid-In-Full
- ◆ Violation Free

*Discounts vary by state*

### Payment Options

Take the worry out of paying your auto insurance bill. AIC offers the convenience of policy terms that may be paid electronically from your checking or savings account. Talk to your agent today about signing up for our automatic fund withdrawal plan and never make a late payment.

Make payments online at [www.MyAICPolicy.com](http://www.MyAICPolicy.com)

Accidents happen to even the most careful drivers. You can find comfort knowing our experienced claims professionals provide fast, fair and friendly service when you need it most.

Unlike other insurance companies, AIC assigns one representative to your claim to guide you through the entire claims process in order to provide you with a positive claims experience and the highest level of customer service.

We offer 24 hour, seven days a week, toll free claim reporting at:

**1-800-841-5241**

Visit our Website: [www.AgencyInsuranceCompany.com](http://www.AgencyInsuranceCompany.com)

Agency Insurance Company aggressively pursues suspected fraudulent activity in order to offer our insureds the lowest possible rates. If you suspect insurance fraud, please report it to our Claims Department at 1-800-841-5241. Your call will remain confidential.

Call your AIC agent for more information about AIC's insurance products. To find an AIC agent in your area, call 1-800-492-5629.

Note: This brochure gives a brief description; it is not a contract. Certain restrictions and exclusions apply. Coverages may vary by state. Please read your AIC policy for full, current provisions and coverages.

Agency Insurance Company

P.O. Box 8900

Elkridge, MD 21075

For more information: 800-492-5629

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# COMMERCIAL AUTO INSURANCE

## Our Mission:

To provide superior insurance products and instantaneous services that constantly exceed customers' expectations leveraging leading technology utilized by empowered employees.

Agency Insurance Company offers coverage for most commercial auto vehicles including box trucks, dump trucks, car carriers, tow trucks, delivery vans, cars, SUVs, and pickups used in your business. AIC will issue federal and state filings when applicable.

AIC is AM Best A- Excellent rated for strong financial stability and performance and has been insuring vehicles since 1990. In addition to commercial, AIC also offers private passenger automobile and motorcycle insurance. Our goal is to provide comprehensive vehicle insurance at a competitive price with a variety of flexible payment plans.

AIC examines every policy at the end of each term to ensure that you are always receiving the best possible rate.

AIC is committed to agents and only conducts business through professional agents to ensure that our customers receive the highest level of service.

### **BODILY INJURY / PROPERTY DAMAGE**

Provides coverage for an accident in which you are at fault

### **MEDICAL PAYMENTS**

Provides coverage regardless of fault

### **UNINSURED/UNDERINSURED MOTORISTS**

Provides coverage if the party responsible for an accident is not properly protected

### **COMPREHENSIVE / COLLISION**

Provides coverage for the repair of your vehicle as a result of collision damage, fire, theft or glass breakage

### **GARAGEKEEPERS**

Provides physical damage coverage to an insured's customer's vehicle left in the care, custody and control of the insured while at a covered location

### **GENERAL LIABILITY**

Provides coverage for liability protection on for-hire risks for injuries or property damage sustained in the course of business while on premises, using products or services as well as coverage for personal/advertising injury and products/completed operations.

### **ON-HOOK TOWING**

Provides physical damage coverage to an insured's customer's vehicle left in the care, custody and control of the insured while being towed or hauled

### **MOTOR TRUCK CARGO**

Provides coverage for non-owned freight or commodities if damaged during transit

### **NON-OWNED**

Provides coverages for vehicles that are not listed on your policy. Coverages include Any Auto, Hired Auto and Employer's Non-Ownership

*Coverages vary by state. Discuss with your agent what coverages are available in your state.*



## OUTSTANDING CUSTOMER SERVICE

## EXCEPTIONAL CLAIMS SERVICE



Agency Insurance Company is committed to providing our customers with reliable commercial auto coverage at competitive prices.

### Money Saving Discounts

AIC offers several discounts that will reduce your premium while still providing you with superior protection and coverage.

Discounts include:

- ◆ Accident/Minor Violation Forgiveness
- ◆ Electronic Funds Transfer
- ◆ Multi-Policy
- ◆ Package
- ◆ Paid In Full
- ◆ Prior Insurance
- ◆ Renewal

*Discounts vary by state*

### Payment Options

Take the worry out of paying your auto insurance bill. AIC offers the convenience of policy terms that may be paid electronically from your checking or savings account. Talk to your agent today about signing up for our automatic fund withdrawal plan and never make a late payment.

Make payments online at [www.MyAICPolicy.com](http://www.MyAICPolicy.com)

### Fast, Fair and Friendly

Accidents happen to even the most careful drivers. You can find comfort knowing our experienced claims professionals provide fast, fair and friendly service when you need it most.

Unlike other insurance companies, AIC assigns one representative to your claim to guide you through the entire claims process in order to provide you with a positive claims experience and the highest level of customer service.

We offer 24 hour, seven days a week, toll free claim reporting at:

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## Our Mission:

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Agency Insurance Company offers coverage for most bikes and off-road vehicles including high performance, touring, sport, dirt bikes, mopeds, scooters, golf carts and even snowmobiles!

Agency Insurance Company has been providing personal vehicle insurance to families and individuals since 1990. AIC also offers commercial auto insurance for businesses. Our goal is to provide comprehensive vehicle insurance at a competitive price with a variety of flexible payment plans.

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AIC is committed to agents and only conducts business through professional agents to ensure that our customers receive the highest level of service.



## Coverages Available

### **BODILY INJURY / PROPERTY DAMAGE**

Provides coverage for an accident in which you are at fault

### **MEDICAL PAYMENTS**

Provides coverage regardless of fault

### **GUEST PASSENGER**

Provides coverage to guests on the back of the bike for an accident in which you are at fault

### **UNINSURED/UNDERINSURED MOTORISTS**

Provides coverage if the party responsible for an accident is not properly protected

### **COMPREHENSIVE / COLLISION**

Provides coverage for the repair of your vehicle as a result of collision damage, fire, theft or glass breakage

### **ORIGINAL EQUIPMENT MANUFACTURER**

Guarantees the use of OEM parts for repairs

### **TRIP INTERRUPTION COVERAGE**

Provides daily lodging, food and alternative transportation for a covered breakdown or loss

### **TRANSPORT TRAILER**

Provides physical damage coverage to a non-motorized trailer being pulled by a motor vehicle

### **TOWING**

Provides towing for a covered disabled bike or off-road vehicle

### **ACCESSORIES**

Covers permanent equipment not installed by the original manufacturer

*Coverages vary by state. Discuss with your agent what coverages are available in your state.*





## OUTSTANDING CUSTOMER SERVICE

## EXCEPTIONAL CLAIMS SERVICE



### Fast, Fair and Friendly

Agency Insurance Company is committed to providing our customers with reliable motorcycle and off-road vehicle coverage at competitive prices.

### Money Saving Discounts

AIC offers over 12 different discounts that will reduce your premium while still providing you with superior protection and coverage.

Discounts include:

- ◆ Anti-Lock Brakes
- ◆ Green (Less Paper)
- ◆ Motorcycle Endorsement
- ◆ Responsible Driver
- ◆ Safety Course Completion
- ◆ Association (most groups)
- ◆ Anti-Theft
- ◆ Homeownership
- ◆ Multi-Vehicle
- ◆ Paid In Full
- ◆ Multi-Policy
- ◆ Transfer

*Discounts vary by state*

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