



Insurance 101

Bring Your Auto Insurance Up to Speed

Ah, spring! Time to clear the cobwebs, straighten the closets, throw open the windows. While you're at it, now's a great time to make sure you're adequately protected on the road.

Kemper Personal and Commercial Lines Auto coverage options can give you the personal auto protection you need.

Standard and Preferred*

You can make your standard and preferred policy even better by adding these valuable enhancements:

- **Kemper Total™**—Provides protection in the event your vehicle is significantly damaged due to a covered loss. What's more, Kemper Total includes Auto Loan/Lease at no additional cost and doubles Rental Reimbursement
- **Auto Loan/Lease**—Pays the difference between your vehicle's actual cash value (ACV) and the outstanding amount on your loan or lease if the cost to repair your car exceeds its ACV or if the vehicle is stolen and not recovered
- **Parked Auto**—If your vehicle is legally parked and unoccupied when it's damaged as a result of a crash, we'll waive your Collision deductible on a covered loss

Non-Standard Insurance Solutions**

If you've found it difficult to get or maintain your car insurance in the past, we have the solution for you. Kemper offers low cost auto insurance that meets the needs of a variety of drivers.

Here are some of the products and services we offer:

- **SR-22**—An option for the driver who's had a suspended, revoked or canceled driver's license
- **Reconditioned Vehicle Program**—Unlike many other insurance companies, we insure most compromised or salvaged vehicles
- **Roadside Assistance**—If you break down on the road, you'll be glad you purchased this service. One call gets you the help you need to get going again

- **Broad Form Coverage**—This type of insurance is especially affordable because it covers a specific driver, rather than the vehicle
- **Text Reminders**—Text messages to your cell phone let you know when your policy is in danger of being cancelled. You can pay your premium anywhere, anytime—even from your phone

If you would like a quote for one of our Auto products, or extra coverage to your existing policy, please contact your Independent Agent.

** Kemper Personal and Commercial Lines offers its standard and preferred Auto products through one or more of the following companies: Kemper Independence Insurance Company, Unitrin Auto and Home Insurance Company, Unitrin Preferred Insurance Company, Trinity Universal Insurance Company, Valley Property & Casualty Insurance Company, and Unitrin Safeguard Insurance Company. Products, services and discounts referenced herein are not available in all states or in all underwriting companies.*

*** Kemper Personal and Commercial Lines offers its non-standard personal Auto products through one or more of the following companies: Alpha Property & Casualty Insurance Company, Charter Indemnity Company, Financial Indemnity Company and Unitrin County Mutual Insurance Company. These products are available in the following states: AZ, CO, FL, GA, ID, IL, IN, LA, MO, MT, NV, NM, OH, OK, OR, TX, UT, VA, WA, WI.*