

# Your Assurance. Your Way.

Teachers' Insurance customers automatically have access to immediate benefits at no additional cost, and these benefits grow with time. You also have the option of adding upgrades to customize your policy.

If you're interested in upgrading your Assurance package, just [give us a call](#) or speak with your agent. We'll be happy to walk you through your options and explain each benefit in detail. You can find brief descriptions of each package below.

## What's Your Assurance Package?

<b>ESSENTIAL ASSURANCE</b>  <i>Automatically Included with Your Policy at No Extra Cost</i>  Essential Assurance includes:	<b><u>Roadside Assistance:</u></b>	No matter the time or your location in the United States, a quick call will bring you towing assistance, flat tire assistance, locked-out service, emergency fluid delivery, battery service or concierge service.
	<b><u>At School Zero Deductibles:</u></b>	Your comprehensive and collision deductibles will be waived for covered losses on school property or while traveling to a school sanctioned event. Plus, you'll have up to \$1,000 in additional coverage to replace school property that is lost or stolen from your car.
	<b><u>Crashbusters®:</u></b>	Don't let an accident affect your plans. Just tell us when and where you'd like us to meet you to inspect your damaged vehicle.
	<b><u>Door to Door Valet Claim Service®:</u></b>	If you prefer, we can handle the repair process for you and arrange your rental vehicle if you carry rental coverage.
	<b><u>Guaranteed Repairs:</u></b>	Drive with confidence. We'll guarantee repair work done at participating shops for as long as you own or lease your car.
	<b><u>Get Home Safe®:</u></b>	Working late or letting loose? Your taxi ride is on us if you need a safer alternative to driving.
	<b><u>Online Services:</u></b>	Do business your way. Our <a href="#">QuickPay</a> tool, <a href="#">online claim reporting tool</a> , and eDocuments option help you keep moving.
	<b><u>Pledge of Assurance®:</u></b>	If we ever fail to live up to our commitment to excellent customer care, in our opinion or yours, we will make a donation to your choice of select charities.
<i>Please note that certain limits and restrictions apply to Essential Assurance benefits. Refer to the language in your policy or speak with your agent for complete details.</i>		

<b>ASSURANCE PREFERRED</b>  <i>Optional Upgrade Available for Purchase</i>  Assurance Preferred includes all features under Essential Assurance, plus:	<b><u>Waiver of Deductible for Windshield Replacement:</u></b>	You will have no deductible for the replacement of your windshield due to a covered loss.
	<b><u>Additional Towing and Labor Coverage:</u></b>	Additional money (in excess of the roadside assistance benefits) will be available for the towing of your damaged vehicle.
	<b><u>Waiver of Depreciation:</u></b>	The normal deduction for depreciation of a worn part being repaired or replaced as a result of a covered loss will be waived.
	<b><u>Airbag Accidental Discharge Coverage:</u></b>	We will pay up to the stated limit to repair or replace an airbag that deploys not as a result of a covered loss.
	<b><u>Pet Injury Coverage<sup>1</sup>:</u></b>	In the unfortunate event your dog or cat is injured (or worse) as a result of a covered collision or comprehensive loss while occupying your vehicle, you will receive money for veterinary care or other expenses. Increased limits are available when combined with pet injury coverage under the Assurance Plus package.
<i>Please note that certain limits and restrictions apply to Assurance Preferred benefits. Refer to the language in your policy or speak with your agent for complete details.</i>		

## ASSURANCE PREMIER

Optional Upgrade Available for Purchase

Assurance Premier includes all features under Assurance Preferred, plus:

<b>Deductible Dollars®:</b>	Earn \$50 in deductible credits each year without a claim.
<b>Trip Interruption Coverage:</b>	If you incur additional expenses for lodging and meals due to a covered loss occurring more than 100 miles from home, this coverage will help offset those costs.
<b>New Car Replacement<sup>2</sup>:</b>	If you experience a covered total loss within the first two years as the original owner of your car, we will pay the cost of replacement for the same make, model, and year, if available. This coverage can also be purchased separately and added to another package.
<b>Plus One Car Replacement:</b>	If you experience a covered total loss after the first two years as the original owner of your car, we will pay the cost of replacement for a version one model year newer in the same make, model and body style, if available.
<b>Loan/Lease Gap Coverage<sup>2</sup>:</b>	If you experience a total loss and you still owe money on your car, we will pay the difference. This coverage can also be purchased separately and added to another package. Please note that loan/lease gap coverage cannot be combined with New Car Replacement or Plus One Car Replacement.
<b>Electronic Key Replacement:</b>	If you misplace your electronic key or it is stolen, we will pay toward its replacement up to the stated limit.
<i>Please note that certain limits and restrictions apply to Assurance Premier benefits. Refer to the language in your policy or speak with your agent for complete details.</i>	

## ASSURANCE PLUS

Loyalty Rewards Added Upon Your Three-Year Anniversary

Assurance Plus includes all features under Essential Assurance and can be combined with Assurance Preferred or Assurance Premier, plus:

<b>Additional Rental Coverage:</b>	If your policy contains rental coverage, we'll bump up your daily limit for your rental vehicle.
<b>Mobile Device Replacement:</b>	If a cell phone, smartphone or tablet belonging to you or a family member is damaged due to a covered loss, we'll pay toward the repair or replacement of the device up to the stated limit with no deductible.
<b>Pet Injury Coverage<sup>1</sup>:</b>	In the unfortunate event your dog or cat is injured (or worse) as a result of a covered loss, you will receive money for veterinary care or other expenses. Increased limits are available when combined with pet injury coverage under the Assurance Preferred package.
<b>Laptop Replacement:</b>	If a laptop computer belonging to you or a family member is damaged due to a covered loss, we'll pay toward the repair or replacement of the device up to the stated limit with no deductible.
<b>Seat Belt/Airbag Benefits:</b>	In the unfortunate event of a covered loss of life due to an accident, additional benefits are available if a seat belt was worn and the occupant was protected by an operable airbag.
<b>Child Car Seat Replacement:</b>	If your child safety seat is damaged as a result of a covered loss, we'll pay toward its replacement up to the stated limit.
<b>Personal Property Coverage:</b>	If belongings not covered under the mobile device replacement or laptop replacement benefits are damaged due to a covered loss, we'll pay toward repair or replacement up to the stated limit with no deductible.
<b>Waiver of Collision Deductible:</b>	Your collision deductible will be waived if you are involved in a loss caused by another Plymouth Rock customer.
<b>Enhanced Bail Bond Coverage:</b>	If you incur the cost of bail bonds because of an accident, an increased limit above your base policy will be available.
<b>Additional Loss of Earnings Coverage:</b>	If you are required to attend a hearing or trial as a result of an accident, an increased limit above your base policy will be available to cover a loss of regular income.
<b>Waiver of Deductible for Glass Repairs:</b>	You will have no deductible for the repair of simple glass breaks, chips, nicks and cracks that are repairable and smaller than a quarter, resulting from a covered loss.
<i>Please note that certain limits and restrictions apply to Assurance Plus benefits. Refer to the language in your policy or speak with your agent for complete details.</i>	

## À LA CARTE COVERAGES

These benefits are also available for purchase separately and can be added to any package:

<b>Accident Forgiveness:</b>	When an eligible customer purchases Accident Forgiveness, upon the next renewal Plymouth Rock will waive a surchargeable accident if certain criteria are met.
<b>\$100 Glass Deductible:</b>	When a customer purchases the \$100 Glass Deductible on a particular vehicle, a \$100 deductible will be applied for a glass only claim instead of the Comprehensive Deductible.
<b>Waiver of Deductible:</b>	When a customer purchases the Waiver of Deductible Coverage, the Collision deductible will not be applied in certain situations.
<b>New Car Replacement:</b>	We will pay the cost of replacement for the same make, model and year of your car, if available, if you experience a total loss and your car was two model years old or less at the time of the accident.
<b>Full Glass Coverage:</b>	When a customer purchases Full Glass Coverage on a particular vehicle, the Comprehensive Deductible will not be applied for a glass only claim.
<b>Loan/Lease Gap Coverage:</b>	We will pay the difference if you experience a total loss and you still owe money on your car. Please note, you can't combine loan/lease gap coverage with New Car Replacement or Plus One Car Replacement.
<i>Please note that certain limits and restrictions apply to the a la carte coverages. Refer to the language in your policy or speak with your agent for complete details.</i>	

Some of the features are available only to customers who have purchased comprehensive or collision coverage.

<sup>1</sup>Customers who qualify for Assurance Plus and purchase either Assurance Preferred or Assurance Premier receive both limits of pet injury coverage.

<sup>2</sup>New car replacement and/or loan/lease gap coverage may also be purchased separately and added to any package.

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