



UNDERSTANDING
Your Auto Declaration



A ACUITY AUTO DECLARATIONS

Named Insured:
JOHN DOE
123 STREET NAME
CITY, STATE 01234

Agency: 1234-XY
AGENCY ADDRESS
1234 STREET NAME
CITY, STATE 01234

555.555.5555

Policy Number : X12345-X

B Policy Period: 0X-0X-XX to 0X-0X-XX at 12:01 A.M. standard time at the address of the Name Insured listed above.

Coverage and Premium Information

2021 CHEV SILVERADO 2500 HD CREW CAB
Vehicle Type: Utility Car Vehicle ID: 1XY1XYZ12XY123456
Garaging Address: 123 STREET NAME
CITY ST 01234

C	Bodily Injury	\$100,000 Each Person	\$300,000 Each Accident	\$476.00
	Property Damage		\$100,000 Each Accident	\$309.00
	Medical Payments If Not Wearing A Seatbelt		\$5,000 Each Person	\$50.00
	Medical Payments If Wearing A Seatbelt		\$10,000 Each Person	Included
	Uninsured Motorists			
	Bodily Injury	\$100,000 Each Person	\$300,000 Each Accident	\$36.00
	Property Damage		\$10,000 Each Accident	Included
	Underinsured Motorists	\$100,000 Each Person	\$300,000 Each Accident	\$11.00
	Collision		Actual Cash Value Less \$250 Deductible	\$1,040.00
	Other Than Collision		Actual Cash Value Less \$100 Deductible	\$429.00
Towing And Labor (Includes Roadside Assistance)		\$50 Per Disablement	\$4.00	

D

Endorsements:

E	PP 00 01R (9-18)	Personal Auto Policy	Included
	PP 01 55 (9-18)	Amendment of Policy Provisions - Wisconsin	Included
	PP 02 08 (9-18)	Termination Provisions - Wisconsin	Included
	PP 03 01 (9-18)	Federal Employees Using Autos in Government Business	Included
	PP 03 03 (9-18)	Towing and Labor Costs Coverage	Included
	PP 04 27 (9-18)	Uninsured Motorists Coverage - Wisconsin	Included
	PP 04 28 (9-18)	Underinsured Motorists Coverage - Wisconsin	Included
	PP 13 01 (9-18)	Coverage for Damage to Your Auto Exclusion Endorsement	Included
	PP 33 05 (9-18)	Full Safety Glass Coverage.....	\$14.00
	PP 70 08 (9-18)	Acuity Personal Auto Enhancements Endorsement.....	\$15.00
	PP 70 54 (9-18)	Acuity Personal Auto Advantages Endorsement.....	Included
	PP 70 56 (9-18)	Property Damage Uninsured Motorists Coverage.....	Included
	IL 71 47 (9-18)	Mutual Policy Conditions	Included

Total Vehicle Premium \$2,384.00

A DECLARATIONS
Basic information about your policy, including coverages, deductibles, and limits.

B POLICY PERIOD
The dates your policy is effective.

C COVERAGES
The type of insurance provided by your policy. See Insurance Lingo for a description of common coverages.

D LIMITS
The amount of insurance carried. See Insurance Lingo for a description of common limit-related terms.

ACUITY AUTO DECLARATIONS

Policy: X12345-X
Effective Date 0X-0X-XX

F You qualify for this reduced premium because:
* you have earned a valued customer credit.

Premium \$2,384.00

G Driver Information

Dr No	Car	Driver's Name	Birth Date	Sex	Mar	Prin
001	001	JOE DOE	01-01-19XX	M	S	Y

Dr No	Car	Sch	GS	FRC
001	001	N	N	N

Vehicle Information

2021 CHEV SILVERADO 2500HD CREW CAB Driver Number 001

Class	Zip Code	Territory	County	Symbol	Sur
111XYZ	01234	000	000	0XX/0XX	20%

Type	Use	FGB	Business Use
2	F	N	N



E **ENDORSEMENTS**
Special provisions added to your policy that may add, remove, or alter coverage. Endorsements can be used to tailor coverage to your specific needs.

F **REDUCED PREMIUM**
Discounts applied to your policy.

G **DRIVER AND VEHICLE INFORMATION**
This is for internal use and is populated based on the information you provided during the quoting process.

INSURANCE LINGO

ACTUAL CASH VALUE (ACV)

The value of your property, based on the current cost to replace it minus depreciation. This is often referred to as fair market value.

BODILY INJURY

Covers physical injury to other people when you are at fault. This coverage does not pay for your own injuries.

COLLISION

Pays repair costs for your vehicle when it is damaged by another vehicle or object.

DEDUCTIBLE

The amount you agree to pay for repairs before Acuity starts covering additional costs.

EACH PERSON

The maximum amount that will be paid for injuries to a single person per occurrence.

EACH OCCURRENCE/ACCIDENT

The maximum amount that will be paid for all claims resulting from a single accident.

FIRST PARTY BENEFITS

Provides a variety of medical benefits for you and your passengers after an accident.

INCOME LOSS

Pays for lost wages when you cannot work due to being injured in an auto accident.

LIABILITY

Protects your assets when you are at fault in an accident that results in physical injury to other people and/or damage to their property.

MEDICAL PAYMENTS

Coverage varies from state to state, but will typically include one of the following:

MEDICAL PAYMENTS

Pays medical and funeral expenses for you, a family member, or a passenger in your vehicle if they are injured or killed in an accident. It will also pay for medical expenses if you get hit by a vehicle while walking or riding a bike.

PERSONAL INJURY PROTECTION

Pays for your medical expenses, work loss, funeral expenses, and survivor benefits after an accident.

OTHER THAN COLLISION (COMPREHENSIVE)

Pays repair costs for your vehicle when it is damaged by something other than another vehicle, such as theft, vandalism, hail, or animal hits.

PROPERTY DAMAGE

Covers physical damage to another person's property when you are at fault. This coverage does not pay for your own damages.

UNINSURED AND/OR UNDERINSURED MOTORISTS

Depending on the state, uninsured and underinsured motorists coverage may be sold individually or combined into one coverage:

UNDERINSURED MOTORISTS

If you or your vehicle are hit by someone who does not have enough insurance, Underinsured Motorists coverage will cover the difference between your bills and the other driver's insurance.

UNINSURED MOTORISTS BODILY INJURY

If you or your vehicle are hit by someone who does not have insurance, Uninsured Motorists coverage will pay for injury-related medical expenses to you or anyone in your vehicle.

UNINSURED MOTORISTS PROPERTY DAMAGE

If you are in an accident with a driver who does not have insurance, Uninsured Motorists - Property Damage will pay for the damage done to your car that you are legally entitled to recover.



Acuity, A Mutual Insurance Company | 2800 South Taylor Drive, Sheboygan, WI 53081

All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile insurance in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company.

M-605D (11-22)