

Dear Valued Client:

We appreciate having your insurance needs covered through our agency.

Your Personal Automobile policy has been mailed to you directly from the insurance company. It should be in your possession by now. **PLEASE READ YOUR POLICY CAREFULLY!** All insurance policies have exclusions and limitations. Below is a list of items we wish to call to your attention. This list is not all inclusive. If you have any questions or discover a need for a change, call us at once.

Be sure to think of us for your life, disability and retirement needs.

Call our life and health department for a proposal. Ask for Steve Bergstein, CLU or Stanley Wydra, CLU.

Thank you again for selecting The Leavitt Group of Atlanta. We are here to serve you.

Sincerely,



Jeffrey M. McConnell, CIC, CRM  
Vice-President

**\*\* IMPORTANT NOTICE BELOW \*\***

## CAUTION

### **\*\*IMPORTANT INFORMATION ABOUT YOUR AUTOMOBILE POLICY\*\***

The Automobile policy provides protection for your vehicle and your personal liability exposures subject to various exclusions, limitations, conditions and restrictions. We urge you to read your policy carefully and call us if you have questions. Some of the specific items of concern are:

1. **ADDITIONAL EQUIPMENT AND MODIFIED VEHICLES** such as Rims; Wheels; Stereo Equipment; Speakers; TV's; VCR's; DVD Players; Game Systems; Engine Modifications; Custom Paint; Custom or Handicap Vehicles or Vans. These items are generally not covered or restricted to a certain dollar amount. Many items can be covered by endorsement for an additional premium. If you have any of these items, contact us for rates and coverage information.
2. **PERSONAL PROPERTY** such as Clothing; CD's; Cassette Tapes; Sports Equipment; Cell Phones. These items are generally not covered by your Automobile policy.
3. **TRAILERS** are covered for Liability coverage only when attached to a vehicle listed on the policy. Comprehensive and Collision coverage for the trailer can be purchased. Contact us for rates and coverage information.
4. In the State of Georgia Liability, Comprehensive and Collision coverages follow the covered vehicle, not the Insured. Review the Definitions section of your policy.
5. In the State of Georgia Uninsured Motorists and Medical Payments coverages follow the Named Insured and listed drivers. Review the Definitions section of your policy.
6. **Higher Limits of Liability, Uninsured Motorists and Medical Payments** coverage are available. Contact us for rates and coverage information.
7. Comprehensive and Collision coverage are on an **Actual Cash Value (Replacement Cost less Depreciation) basis** NOT on a pure Replacement Cost basis.
8. **Towing; Rental Reimbursement; and Loan/Lease Gap Insurance** is available. Contact us for rates and coverage information.
9. **Glass** coverage is included under Comprehensive.
10. Transfer of coverage to **Rental Cars** only applies to private passenger vehicles, not commercial vehicles, moving vans, church vans, etc. and does not apply to vehicles leased for business use.

This form is not to be used as a substitute for reading your policy. It is provided merely to point out specific areas of concern. Consult your policy for full details. **Call us if you have any questions about coverage or wish to make a change to your policy.**

**THANK YOU FOR YOUR BUSINESS!**