



My commitment to you as your professional agent:

- Help you solve your worries and achieve your dreams.
- Explain and suggest coverage options that are best for your family.
- Offer an annual review to address any changes in your lifestyle.

I ask you to always feel free to contact me with questions or concerns regarding your financial and insurance needs.

Why Farmers?

My service commitment to you is only the beginning. I chose to represent Farmers because I wanted to be part of an organization I could feel confident would be there to assist my customers in their time of need.

By choosing Farmers, you'll gain access to a network of professionals and service providers that begins with my agency.

Coverage choices

Most people have some form of insurance. However, many do not have a clear understanding of coverage or policy options: vital versus convenience coverages.

Vital coverages

Bodily Injury and Property Damage

- Pays for bodily injuries to other people or damage to their property, if you are liable.
- Coverage is provided whether your car is driven by you, a qualified family member or another driver† using your car with your permission.
- In most cases, you're covered in a car you borrow or rent temporarily.
- You select the monetary limits of your own policy.
- Includes costs to defend claims and/or lawsuits.

† Limited to the financial responsibility minimum or maximum in some states.

Uninsured/Underinsured Motorist

- Covers bodily injuries to you, qualified family members and any other person occupying your covered auto, caused by an uninsured motorist or a hit-and-run driver.
- You select the monetary limits up to the same limits carried for bodily injury coverage.
- Coverage applies if a motorist does not have adequate coverage to pay for your injuries as a result of an accident.
- Uninsured Motorist Property Damage endorsement is available in certain states for property damage caused by an uninsured motorist or a hit-and-run driver.

Medical expenses

- Covers necessary medical treatment arising from an auto accident, regardless of fault, for you and your qualified family members or passengers.
- In some states, lost income and essential household services may be covered.
- Provides peace of mind that passengers in your vehicle will have medical coverage even if they don't have their own medical insurance.
- You select the amount of coverage provided by the policy. Coverage type and amounts vary by state.

Convenience coverages

Comprehensive (other than Collision in Texas)

- Pays for damage to your car caused by events other than collision, less the deductible you select.
- Includes damage from causes such as fire, vandalism, windstorm, sandstorm, falling objects, animals, water or flood and theft.
- If your car is stolen, coverage pays for transportation expenses.

Collision

- Covers accidental damage to your car by collision with any object or upset of the vehicle.



- Pays up to actual cash value of your vehicle, less the deductible you select.
- Limited coverage for clothing and luggage may also be available depending on your state.

Auto Glass Replacement Program

- Takes the headache out of repairing or replacing damaged or broken auto glass.
- Simply notify your agent when damage occurs.
- A Farmers representative will contact you within 30 minutes to schedule an appointment.
- In most cases, repairs can be made within 24 hours.

Towing and Road Service

- Just one phone call.
- Farmers service representatives across the United States and Canada will help you get back on the road quickly and safely.
- Just sign for reasonable and necessary services up to \$150 — no need for cash, check or credit card. Charges in excess of \$150 must be submitted to your agent for consideration.

Loss of Use (Rental reimbursement)

- Receive up to \$50 a day, up to a total of \$1000, while your car is being repaired for collision damage or comprehensive loss†† in excess of your deductible.
- Several coverage plans are available to meet your lifestyle needs.
- In some states, coverage does not apply for theft of your vehicle.

†† Except plan k-1

Auto coverage review

Current policy

Suggested Farmers policy

_____	Bodily Injury	_____
_____	Property Damage	_____
_____	Uninsured Motorist	_____
_____	Medical Payments	_____
_____	Towing and Road Service	_____
_____	Loss of Use	_____
_____	Other coverages	_____
_____	Total coverage provided	_____

This is a general description of coverages and not a policy contract. The policy itself should be read for coverages and exclusions.

Farmers® network

Farmers New World Life Insurance Company®

- Whole Life • Universal Life • Term Life • Annuities

Foremost Insurance

- Mobile Homes • Motor Homes • Boats • Motorcycles

Farmers.com

- File a claim • Needs analysis • Manage your account

Circle of Dependability

- Large network of body shops • Lifetime guarantee on repairs

1-800-FARMTOW

- 24-hour roadside assistance • Additional premium required

1-(800)-HelpPointSM (435-7764)

- Crisis counseling • 6,000 adjusters • Claims assistance 24 hours, 7 days a week, 365 days a year

Prematic Service Corporation

- Multiple payment options

Farmers Financial Solutions®

- Investment products • Variable Life insurance

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Farmers is proud to be one of the top ten corporate contributors to the



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FARMERS

Bartley D Corbin, M.A.

(915) 440-4421

4110 Rio Bravo, Suite 115

El Paso, Texas 79902

www.FarmersEIPaso.com

FarmersEIPaso@FarmersEIPaso.com