

# Personal Auto Choices at Western National

Western National offers two personal auto products, **Select Auto** and Signature Auto. See below for general information about these products.



OVERVIEW	Select Auto	Signature Auto
Product Description	Western National's <b>Select Auto</b> is a personalized auto product tailored to meet your individual needs. The <b>Select Auto</b> product rates for driving incidents, and provides coverage options for vehicle customization and unique vehicle use.	The Western National Signature Auto product includes the Penalty-Free Promise®* for which we've long been known. You'll never pay a higher rate as the result of accidents or moving violations.
Penalty-Free Promise®*	Not Available (See Accident Forgiveness)	Included
Accident Forgiveness	Available for first qualifying accident	Penalty-Free Promise®* included
New Business Eligibility	Minor incidents and accidents allowed; multiple incidents may require prior underwriting approval	No driving related incidents in three years

\* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.

## DISCOUNTS AVAILABLE

Discounts	Western National offers several discounts in both our <b>Select Auto</b> and Signature Auto products. Some popular discounts include: Advance Quote, Defensive Driver, Full Pay, Prior Carrier/Loyalty, Corporate Car, Good Student, Student Away at School, Multi-Policy, and Multi-Car.	
POPULAR COVERAGE OPTIONS	Select Auto	Signature Auto
Accident Forgiveness	Available	Penalty-Free Promise®* included
Car Seat Replacement	Included	
Common Loss Deductible	Included	
Delivery Drivers	Available	Not Available
Extended Non-owned Vehicle	Available	
Loan/Lease (Gap)	Available	
New Vehicle Replacement	Available	
Pet Insurance (Auto Accident)	\$500 included; additional limits available	
Personal Property Coverage	Available	
Rental Reimbursement	\$30 per day / \$900 maximum included; additional limits available	
Roadside Assistance	Available	
Transportation Network (Phase I & II)	Available	Not Available
Vehicle Customization	\$1,500 included; additional limits available	\$10,000 included; additional limits available



### Western National Insurance Group

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### Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

