



UMIALIK
INSURANCE COMPANY
Peace of mind. Made in Alaska.®

Personal Auto Choices at Umialik Insurance

Umialik Insurance 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	Umialik's Select Auto is a personalized auto product tailored to meet your individual needs. The Select Auto product rates for driving incidents, and provides coverage options for vehicle customization and unique vehicle use.	The Umialik Insurance 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	Umialik Insurance offers several discounts in both our Select Auto 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



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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

