



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

Home of the Penalty-Free Promise®*
Personal Auto Quick Check

Auto Program	General Eligibility
Select Auto	<ul style="list-style-type: none">• Maximum of one minor driving violation per driver in the last three years• Maximum of one at fault accident per household in the last three years• No major violations in the last three years• More than one driving violation per driver or more than one at fault accident per household may be accepted, refer to underwriting prior to binding
<i>Signature Auto</i> Penalty-Free Promise®*	<ul style="list-style-type: none">• No moving violations or at fault accidents in the last three years• No major violations in the last five years

The severity of a loss, status of a claim, and frequency of certain citations such as seatbelt violations, other than collision (comprehensive) losses, and/or towing claims may impact coverage or deductible availability.

Any operator, except those with parental support, that has a valid U.S. driver's license must have a minimum of 3 years of driving experience.

** "Penalty-Free" means policyholder's 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.*

Questions? Contact your Personal Lines Underwriting Team at (800) 352-2772 or plund@umialik.com.

U 063 Ed. 02-22

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Program Features	Select Auto	Signature Auto	Discounts Available
Penalty-Free Promise®*	Not available	Rates do not increase as a result of moving violations or accidents	Advance Quote
Accident Forgiveness	Optional coverage available for forgiveness of first at fault accident	Penalty-Free Promise®* included	Anti-Theft Protection
Combined Single Limit Option	Limits up to \$500,000 are available		Corporate
Minimum Liability Limits	State minimum	\$100,000/\$300,000 or \$300,000 CSL	Defensive Driver
Transportation Network Driver (Phase I & II)	Provides limited coverage for drivers of Uber, Lyft, etc.	Not available	Family (<i>Signature Auto</i> only)
Key Replacement	Up to \$500 for lost or stolen fob/keys		Full Pay
Personal Property Coverage	Worldwide coverage; \$5,000 or \$10,000 limit option		Good Student
Vehicle Customization	\$1,500 included, additional limits available	\$10,000 included, additional limits available	Multi-Car
			Multi-Policy
			Prior Carrier/Loyalty

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