

# Introducing Road Warrior Personal Auto Insurance Product in Arkansas!

## COVERAGE YOU MUST HAVE:

### BODILY INJURY LIABILITY

Protects you against legal liability up to the limits of coverage afforded by the policy for the covered acts of you or any other covered person who causes bodily injury or death to a third party.

### PROPERTY DAMAGE LIABILITY

Protects you against legal liability up to the limits of coverage afforded by the policy for the covered acts of you or any other covered person who causes property damage to a third party.

## IMPORTANT OPTIONAL COVERAGES:

### UNINSURED MOTORIST

Affords bodily injury coverage up to the limits of coverage afforded by the policy for covered damages that you or any other covered person are legally entitled to recover from the owner or operator of an uninsured vehicle.

### UNDERINSURED MOTORIST

Affords bodily injury protection for damages that you or any other covered person are legally entitled to receive, if the legally responsible party does not carry enough insurance. Coverage applies between the maximum limit of coverage afforded by the responsible party's insurance and the limit of coverage that you have selected, subject to the terms and conditions set forth by the policy.

### COMPREHENSIVE (OTHER THAN COLLISION)

This coverage reimburses you for direct and accidental damage to your covered auto in excess of your deductible, which is caused by a covered peril other than collision or upset, such as fire, theft, hail, vandalism, glass breakage, etc.

### COLLISION

Reimburses you for direct and accidental damages to your covered auto in excess of your deductible, which is caused by colliding with another vehicle, object, or the upset of your covered auto.

### PERSONAL INJURY PROTECTION (PIP)

Covers medical expenses, including lost wages and accidental death, regardless of who is at fault.

### MEDICAL PAYMENTS

Reimburses you and other covered persons for reasonable medical expenses, including funeral services, up to the maximum limit afforded by the policy, resulting from a covered vehicle accident.

### TOWING

Reimburses you up to the coverage limit purchased for towing costs necessitated by the disablement of a covered auto.

### UNINSURED MOTORIST PROPERTY DAMAGE

For lesser valued vehicles in which collision coverage is not afforded. Provides coverage, if purchased, for damages to your covered auto up to the maximum limit afforded by the policy less any deductible, for damages which you would be legally entitled to recover from the responsible owner or operator of an uninsured vehicle.

### RENTAL REIMBURSEMENT

Reimburses you up to the coverage limit purchased on a per day, per accident basis, for rental expenses incurred by you resulting from a covered Comprehensive or Collision loss to a covered auto.

### ENHANCED AUTO PACKAGE

Designed to be bundled together, multiple coverages such as Accidental Death, Legal Expenses, Pet Injury Protection and more are available to add onto your policy.

### CONTENTS PLUS

Renters coverage endorsement designed to provide the same comprehensive coverage as a standalone renters policy.

### TNC

If you utilize your personal auto during the course of performing as a part-time or full-time rideshare driver for companies such as Uber or Lyft, their insurance may not cover what you might expect, meaning you could find yourself paying for damages out of your own pocket. That's why USH&C decided to provide TNC coverage endorsement options for our policyholders.

### INDIVIDUAL DELIVERY

USH&C is now offering Individual Delivery Coverage for those who are driving for delivery related businesses, such as Amazon Flex, DoorDash, Postmates, Grubhub, UberEATS and Instacart. This new endorsement provides coverage throughout the entirety of the delivery process, regardless of how many hours you may be working. Not only does it pair seamlessly with our current TNC endorsement, but it can also stand alone if you only provide delivery services.

### DISCOUNTS:

- ✓ Multi-Car
- ✓ Homeowner
- ✓ Renewal
- ✓ Good Driving Record
- ✓ Good Student
- ✓ Defensive Driving
- ✓ Renewal Buy-In
- ✓ Paid In Full
- ✓ Advanced Issue
- ✓ Liability Only
- ✓ Non-Owner
- ✓ College Graduate
- ✓ Scholastic Achievement

## ABOUT UNITED SECURITY HEALTH AND CASUALTY INSURANCE COMPANY

USH&C is a regional insurer that has been in business since 1973, licensed to sell products in the following states:

- Arizona
- Arkansas
- Georgia
- Illinois
- Indiana
- Missouri
- Nebraska
- Oklahoma
- Texas

USH&C specializes in providing individuals and families niche personal auto Insurance products to help meet their individual needs. USH&C prides itself on providing personalized service, competitive pricing and attractive benefits and coverages to our policyholders.

The following endorsements can be added for extra protection:

- Rideshare and Individual Delivery Coverage
- Contents PLUS Renters Coverage
- Enhanced Auto Package
- Roadside Assistance

United Security Health and Casualty is committed to helping provide the best in insurance protection and customer service to their clients.

*Road Warrior, personal automobile insurance is issued on policy form series USARRW01 by United Security Health and Casualty Insurance Company. The policy, endorsements and their features are subject to availability and may vary by state. Please review your policy for full details of your coverage, limits and exclusions.*



**UNITED  
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INSURANCE COMPANY  
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**PERSONAL  
AUTO  
INSURANCE  
PRODUCT**

**ROAD WARRIOR**



### WHY USH&C?

- Our personal auto insurance products are competitively priced.
- Multiple installment payment options available to accommodate most budgets.
- Premiums can also be paid online using your VISA, Mastercard or Discover Card.
- Claim reporting service 24 hours per day, 7 days per week. We're always open!