

ABOUT UNITED SECURITY INSURANCE COMPANY

United Security Insurance Company (United Security) is a proud member of the Warrior Insurance Network (WIN), which encompasses a multitude of insurance companies and agencies including First Chicago Insurance Company, West Virginia National Auto Insurance Company, Lonestar MGA, and Texas Ranger MGA. WIN member companies are licensed in 23 states.

United Security celebrated its 50th anniversary in 2023 and specializes in providing affordable personal lines auto insurance products with multiple discounts available, responsive claims handling and quality customer service. United Security currently offers auto insurance via independent agencies throughout Arkansas, Arizona, Illinois, Indiana, Oklahoma, and Texas.



6640 S. Cicero Avenue
Bedford Park, IL 60638
www.UnitedSecurityIns.com
708-475-6100



Road Warrior Personal Auto Insurance is issued on policy form series PA041, by United Security Insurance Company, Bedford Park, IL. This policy and its features may not be available in all states. Certain limitations and exclusions may apply. Please contact your agent for complete details.

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PERSONAL
AUTO
INSURANCE
PRODUCT

ROAD WARRIOR



WHY United Security Insurance Company?

- Our 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, Discover Card or American Express.

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.

CONTENTS PLUS

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

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.

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

United Security 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 for either part-time or full-time drivers. Not only does it pair seamlessly with our current TNC endorsement, but it can also stand alone if you only provide delivery services.

EMERGENCY ROADSIDE ASSISTANCE

A 24 hour service available in case you have trouble on the road. Services include towing, jump starts, changing a flat tire, delivering emergency fuel, lock-out assistance, and vehicle extraction if stuck in a ditch. Limited to two claims for a semi-annual policy and four claims for an annual policy.

DISCOUNTS:

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