

Auto Product Guide



CSE's Automobile Insurance is built around a simple and authentic philosophy: to provide comprehensive coverage at affordable prices for our policyholders. That's been our promise since day one.

All of our customizable options are designed to fit the needs of our drivers at rates that won't break the bank. Our policies also have the flexibility for expanded liability limits to ensure our policyholders are protected and feel secure – regardless of what may happen.

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California



Coverage Bundles at a Glance

Basic	Plus	Premier
Roadside Assistance	Roadside Assistance	Roadside Assistance
Enhanced Rental Reimbursement	Enhanced Rental Reimbursement	Enhanced Rental Reimbursement
Full Coverage	Full Coverage	Full Coverage
BI/PD limit of 100/300/100	BI/PD limit of 100/300/100	BI/PD limit of 100/300/100
	Full Glass	Full Glass
	Original Equipment Manufacturer	Original Equipment Manufacturer
		Loan Lease Gap: brand new loaned/ leased car OR Equivalent Replacement Cost: brand new, paid-off purchased car

Target Market

Preferred Auto
Multipolicy (with HO3, HO6)
Full coverage on at least 1 car
BI-Limits \$100/\$300 and higher
25-65 age group
Physical Damage deductible \$500 or higher
3 years clean – excluding Not At Faults
New car values up to \$80K
No exotics: Tesla, Lamborghini, Ferrari, etc.

Discounts

- ✓ Good Driver
- ✓ Superior Driver
- ✓ Mature Driver
- ✓ Multi-Policy
- ✓ Multi-Car
- ✓ Public Employee
- ✓ Affinity Group
- ✓ Loyalty
- ✓ Good Student

Nevada



Coverage Bundles at a Glance

Basic	Plus	Premier
Roadside Assistance	Roadside Assistance	Roadside Assistance
Enhanced Rental Reimbursement	Enhanced Rental Reimbursement	Enhanced Rental Reimbursement
Full Coverage	Full Coverage	Full Coverage
BI/PD limit of 100/300/100	BI/PD limit of 100/300/100	BI/PD limit of 250/500/250
	Full Glass	Full Glass
	Original Equipment Manufacturer	Original Equipment Manufacturer
		Loan Lease Gap: brand new loaned/ leased car OR Equivalent Replacement Cost: brand new, paid-off purchased car

Target Market

Preferred Auto
Average and better credit score
Multipolicy (with HO3 only)
Full coverage on at least 1 car
Prior BI-Limits > than 100/300
25-65 age group
Physical Damage deductible \$500 or higher
3 years clean – excluding Not At Faults
New car values up to \$80K
No exotics: Tesla, Lamborghini, Ferrari, etc.

Discounts

- ✔ Ultra-Preferred Driver
- ✔ Preferred Driver
- ✔ Mature Driver
- ✔ Multi-Policy
- ✔ Multi-Car
- ✔ Teen
- ✔ Public Employee
- ✔ Loyalty
- ✔ Good Student
- ✔ Full Pay, 2 Pay Plan, & EFT

Arizona



Coverage Bundles at a Glance

Basic	Plus	Premier
Roadside Assistance	Roadside Assistance	Roadside Assistance
Enhanced Rental Reimbursement	Enhanced Rental Reimbursement	Enhanced Rental Reimbursement
Full Coverage	Full Coverage	Full Coverage
BI/PD limit of 100/300/100	BI/PD limit of 100/300/100	BI/PD limit of 250/500/250
	Full Glass	Full Glass
	Original Equipment Manufacturer	Original Equipment Manufacturer
		Loan Lease Gap: brand new loaned/ leased car OR Equivalent Replacement Cost: brand new, paid-off purchased car

Target Market

Preferred Auto
Average and better credit score
Multipolicy (with HO3, HO6)
Full coverage on at least 1 car
BI-Limits \$100/\$300 and higher
25-65 age group
Physical Damage deductible \$500 or higher
3 years clean – excluding Not At Faults
New car values up to \$80K
No exotics: Tesla, Lamborghini, Ferrari, etc.

Discounts

- ✓ Ultra-Preferred Driver
- ✓ Preferred Driver
- ✓ Full Pay, 2 Pay Plan, & EFT
- ✓ Multi-Policy
- ✓ Multi-Car
- ✓ Good Student
- ✓ Teen
- ✓ Public Employee
- ✓ Loyalty

Optional Enhancements



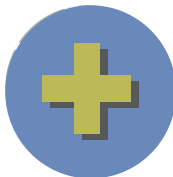
Full Glass Coverage

Policyholders pay no out-of-pocket expense or deductibles with this optional coverage for broken glass. Full glass coverage makes repairs easy to get them back on the road as soon as possible.



Loan/Lease Gap Coverage

In the unfortunate event of a total loss or stolen vehicle, loan/lease gap optional coverage will pay the balance of the policyholder's loan or lease, if greater than the vehicle's cash value at the time of the incident.



Enhanced Rental Reimbursement

Policyholders can choose to extend the amount of coverage for their rental car while their own car remains unavailable.



Original Equipment Manufacturer (OEM)

Policyholders only want high quality parts for their vehicle and we do, too. To ensure their repairs and replacements are from the original equipment manufacturer, add this option.



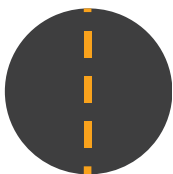
Equivalent Replacement Cost

Many insurance policies give policyholders less than what they paid for a new vehicle because of depreciation. With our equivalent replacement cost option, if their new car is totaled, their replacement will be brand new.



Rideshare Endorsement

Take the risk out of rideshare driving. Transportation Network Companies (TNC) cover drivers while en route to a passenger and once a passenger is in the insured's car. CSE's Rideshare Coverage offers protection while drivers are waiting to be matched with a passenger.



Roadside Assistance

We provide prompt 24/7 emergency help when the policyholder's car breaks down, they run out of gas, or they're locked out. We respond to most calls within 25 minutes. CSE Roadside Assistance offers reliable services that make it easy to get back on the road.



Medical Parts and Accessibility

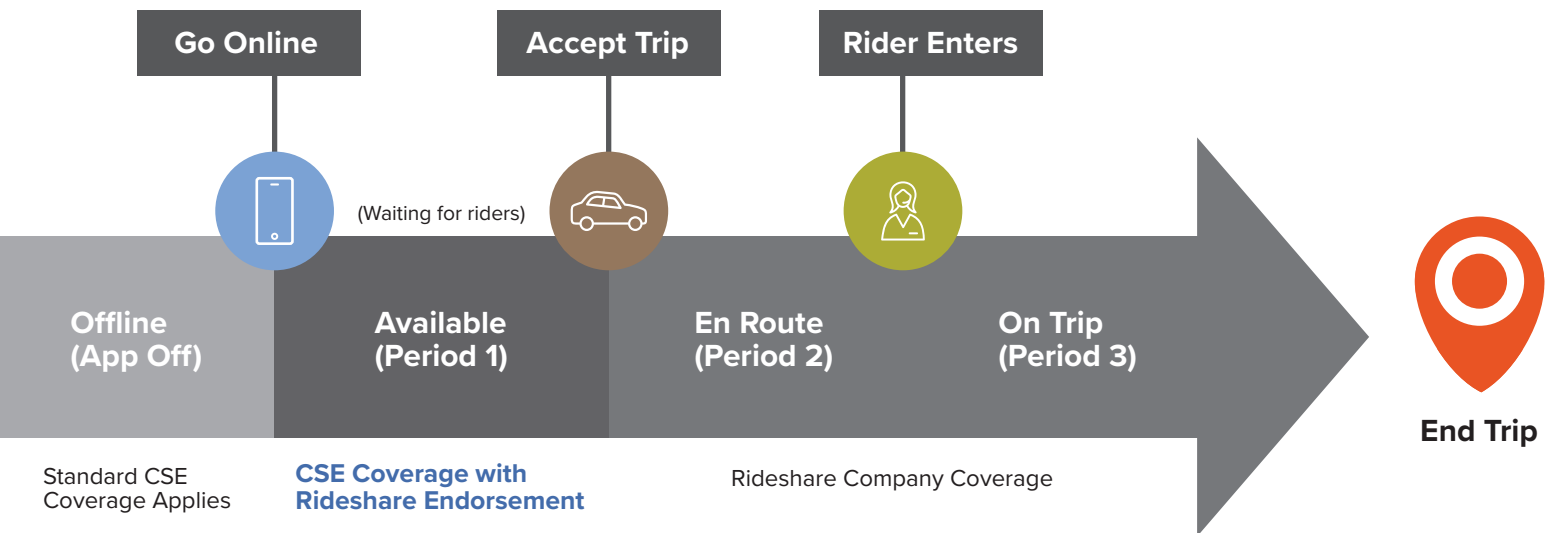
This optional enhancement allows the scheduling of customized equipment that was not permanently installed at purchase or considered other than original equipment from the manufacturer.

For more information on optional enhancements and coverages, go to www.cseagents.com/training to find our training manuals!



Rideshare Endorsement

Nearly every standard auto policy excludes coverage for personal vehicles that are used for Transportation Network Companies (TNCs) such as Uber and Lyft. While the TNC provides coverage from the point where the ride is accepted to when the passenger is dropped off, there's a gap in coverage while the app is online and drivers are waiting for riders. CSE Insurance now covers this gap -- what's known in the industry as "Period 1" -- when the app is on and the driver is available to accept requests but they are yet to be connected to a rider.





Roadside Assistance



Roadside Assistance can be added to all policies on any vehicle, including liability-only vehicles!

CSE's Roadside Assistance coverage provides the following services without the need for reimbursement:

- Towing service up to 100 miles
- Dead battery/jump-start
- Emergency fuel delivery
- Flat tire change
- Lockout assistance
- Roadside winching

Frequently Asked Questions

1 How is the “Recommended Mileage” calculated?

Answer: We use a third-party vendor that gathers information from the DMV along with other sources and will “model” the mileage based on a similar vehicle in the same area.

2 Can loan/lease coverage be added if the insured can show proof of prior coverage?

Answer: Yes.

3 Can you have Loan Lease Gap and Equivalent Replacement Cost on the same vehicle?

Answer: No, you can only have one or the other.

4 Can customized equipment other than Medical Parts and Accessibility be added?

Answer: Yes, just use the Medical Parts and Accessibility option.

5 Can you add a leasing company as an Additional Insured to a vehicle with the Rideshare option?

Answer: No. The vehicle cannot be non-owned.

6 What will you accept as proof of mileage if it is requested by underwriting?

Answer: We will need two forms of documentation that support at least a two-month comparison of miles driven. We will also need a maintenance service document that displays the mileage and/or an oil change receipt that displays the mileage.

To see more frequently asked questions on our Auto product, please visit www.cseagents.com/marketing-materials/auto!