

Our Coverage Menu is a nice place to start for our recommended limits. We will not place coverage less than our Silver Coverage Plan. Why? Because coverage below these limits does not provide you adequate coverage in today's society. And, on top of that – the premium savings is negligible. We like to think our job is to provide you with the protection you need – so we have to draw the line somewhere.

Of course, coverage is not a one-stop shop. So these are some baseline coverages to consider. We can build, tailor, endorse policies to fit exactly what you need. Kids off at school? New baby? Summer home? Whatever it may be, we will have a product to help you cover it.

Have a look at the coverages below and reach out to your account executive to discuss your coverage options. You'll have more fun when you're covered. Trust us!

the Silver Coverage Plan

This coverage option will provide you minimum protection limits. Of course you will still receive the same level of service you've come to expect from Reid-Hofmann Insurance – regardless of the level of protection you select.

AUTO INSURANCE COVERAGES

- Optional Bodily Injury Coverage: \$50,000 / \$100,000
- Property Damage Coverage: \$100,000
- Medical Payments Coverage: \$25,000
- Underinsured Liability: \$100,000 / \$300,000
- Uninsured Liability: \$100,000 / \$300,000
- Rental Coverage: \$30/day
- Towing Coverage: \$50/day
- Endorsements: Advantage Elite Endorsement

HOME INSURANCE COVERAGES

- Personal Liability: \$1,000,000
- Medical Payments: \$10,000
- Endorsements: Advantage / Ultra / Premier Endorsements

the Gold Coverage Plan [app. 7% premium inc for more than 2x the coverage of Silver]

We recommend you carry at least this level of coverage. This coverage option will provide you another level of protection.. Of course you will still receive the same level of service you've come to expect from Reid-Hofmann Insurance – regardless of the level of protection you select.

- Optional Bodily Injury Coverage: \$100,000 / \$300,000
- Property Damage Coverage: \$250,000 / \$500,000
- Medical Payments Coverage: \$25,000
- Underinsured Liability: \$100,000 / \$300,000
- Uninsured Liability: \$100,000 / \$300,000
- Rental Coverage: \$30/day
- Towing Coverage: \$50/day
- Endorsements: Advantage Elite / Accident Forgiveness

HOME INSURANCE COVERAGES

- Personal Liability: \$1,000,000
- Medical Payments: \$25,000
- Endorsements: Advantage Elite / Ultra / Elite Endorsements
- Umbrella Policy: Let's at least chat about this!
- Identity Theft Coverage: Included

the Platinum Coverage Plan [app. 5% premium inc for more than 2x the coverage of Gold]

This will provide you not only great protection for your auto policy – but also an Umbrella policy that will provide \$1,000,000 of liability coverage above and beyond your auto and home/tenant policy limits. Of course, the same level of service you've come to expect.

▪ Optional Bodily Injury Coverage:	\$250,000 / \$500,000
▪ Property Damage Coverage:	\$250,000
▪ Medical Payments Coverage:	\$25,000
▪ Underinsured Liability:	\$250,000 / \$500,000
▪ Uninsured Liability:	\$250,000 / \$500,000
▪ Rental Coverage:	\$30/day
▪ Towing Coverage:	\$100
▪ Endorsements:	Advantage Elite / Accident Forgiveness

HOME INSURANCE COVERAGES

▪ Personal Liability:	\$1,000,000
▪ Medical Payments:	\$25,000
▪ Endorsements:	Advantage / Ultra / Premier Endorsements
▪ Umbrella Coverage:	\$1,000,000 [at least]
▪ Identity Theft Coverage:	Included

other information you might find helpful....

At Reid-Hofmann Insurance, we believe your insurance program is more than just bottom line premium. It is about protecting you – about providing you with some peace of mind in the event of a catastrophic [or even regular] insurable incident.

That being said – we get it! Premium does matter. So, are there ways to save some money and still be adequately insured. Of course there are. Here are some of the discounts we offer – just to name a few:

- Account Discount [Bundle Your Coverage and Save]
- Pan MA Challenge Supporter 5% Discount
- Drive Advisor Discount 5%
- Low Mileage Discount
- Good Student Discount
- Student Away from Home Discount
- AAA Discount
- Mature Homeowner Discount
- Alarm Discounts
- Group Discount
- And more....
- Apply for one – or all!

Insurance Coverage Explanation

Your car may be one of the most expensive and important pieces of property that you own – and it a powerful machine that travels at high rates of speed. You own it – so you are responsible for the safety of your passengers, other people, and the property of others. That’s a lot of responsibility, eh?

Your home – well, there are many things to consider when running your household. And insurance is all part of it.

The coverage can also be kind of confusing – so here is some “education” to help you make sense of it.

Auto Insurance Coverages

Liability coverages are written as Per Person / Per Accident. The “Per Person” limit is the max the company will pay per injured party. The “Per Accident” limit is the max the company will pay for any one accident.

Bodily Injury to Others [compulsory limit] Coverage for the accidental injury or death of others caused by the operation of your car. It does not provide coverage for driver or passengers, or for claims occurring outside of Massachusetts or on roads where the public has no right of way. We’ll get to that coverage below.

Personal Injury Protection PIP pays up to \$8,000 for medical expenses, replacement services and 75% of any lost wages.

Bodily Injury by Uninsured Auto This coverage protects you, anyone you let drive your car, household members and passengers against losses caused by an uninsured or unidentified driver. So, the car with the cancelled insurance policy? This coverage protects you from that.

Damage to Someone Else's Property Coverage for damage to another person’s property when you, a household member or another authorized driver cause an accident

Optional Bodily Injury to Others This is the coverage that extends your liability protection under “Bodily Injury to Others” [I told you we’d cover that]. This option provides coverage for accidents beyond just Massachusetts to anywhere in the United States, its territories and possessions, or Canada.

Medical Payments Pays for medical expenses for you, your household members and passengers, over and above amounts covered by PIP regardless of fault.

Bodily Injury by an Underinsured Auto This coverage pays if you are injured by a motorist with liability limits less than the amount of the damages you are entitled to recover. So, like “Bodily Injury Caused by an Uninsured Auto”, this coverage protects you.

Collision If you hit something, or someone hits you, this coverage part kicks in. Your deductible applies if you are at fault or if the at fault party is not identified..

Comprehensive This used to be called Other Than Collision Coverage. Why? It pays for damages sustained due to fire, theft, vandalism, striking an animal – most things “other than collision”.

Substitute Transportation Reimburses you for rental or transportation costs after a covered loss.

Towing and Labor Pays for towing and labor charges each time your car breaks down whether or not there is an accident. Have AAA? You can double dip!

Home Insurance Coverages

Personal Liability Coverage for the accidental injury or death of others caused by you or your family members. This could be a trip and fall at your house, or an injury sustained off site. It could also be used for property damage caused by you, your family members, or household members.

Dwelling Coverage Just like it sounds – coverage for your dwelling. It could be insured as replacement cost coverage or depreciated. That is a major difference – so be sure you ask what coverage you have.

Other Structures A percentage of your Dwelling Coverage, this coverage provides property protection of structures that aren't attached to your home. Think shed, garage, garden building. The number may seem high – especially if you don't have an "Other Structure" but it is all included as part of the Dwelling Coverage premium. It can be increased – just not decreased.

Loss of Use In the event of a loss, this coverage will pay your additional expenses incurred for the "Loss of Use" of your home. Additional expenses could include hotel stays, trailer rental, eating out at restaurants.

Personal Property All the "stuff" in your house. Think of it like this – take the roof off your home and tip it over. Shake the house. Whatever falls out – that is your personal property. Food, clothes, furniture, video game systems, musical equipment – you get it.

Medical Payments Pays for medical expenses to others that you or your household members cause, regardless of fault.

Scheduled Property A great way to provide broader coverage for items that are of special value – musical equipment, jewelry, fine arts. That type of thing.

Questions? Comments?

We hope that this little bit of insurance education helps you understand your policy a bit more. Of course, the full policy document is much more complex. We are happy to get into a much more detailed conversation with you. Do you have questions about claims? Questions about coverage? Curious what a portion of the policy says? Just want to chat about insurance and the exciting world of the insurance policy – we are here to chat with you.

Shoot us an email to contact@reid-hofmann.com or call us at 508.583.4400. We're happy to hear from you.

You'll have more fun when you're covered. **Trust us!**