

Expenses

This coverage pays expenses in a suit we defend on your behalf, such as court costs, attorney fees, investigator fees, expense of witnesses and witness fees.

It also pays expenses you incur at Farmers' request, including up to \$50 a day for actual loss of wages.

Expenses coverage pays the premium on appeal bonds, bonds to release attachment, and cost of bail bonds up to \$250.

Towing and Labor Costs (Optional)

This pays for reasonable towing and labor charges if your car breaks down. The labor must be performed at the place where the car becomes disabled.

Loss of Use (Optional)

This coverage pays for auto rental charges while your car is being repaired for damage caused by an insured loss, except theft. Reimbursement does not include mileage charges.

Death Indemnity (Optional)

This coverage pays up to the limit you select for an auto accident, regardless of who's at fault, for you and qualified family members.

Residual Debt Coverage (Optional)

This coverage helps pay the difference between your loan amount and the actual cash value of your vehicle up to 25 percent of the vehicle's cash value when you suffer a total loss.

Trailers

Liability coverage is provided at no extra charge to trailers designed for use with a private

passenger car, pickup truck, panel truck or van. Collision and other than collision coverages are available for an additional charge.

Policy Credits

Farmers offers many ways to save money. These include our passive restraint, anti-theft device, academic achievement, drug and alcohol awareness and two or more autos, Auto/Home and Auto/Renter discounts. Ask your Farmers agent for complete details.

Ways to save money*

You may qualify for a credit if:

- You have multiple policies with us (auto, homeowners and/or life)
- You insure two or more vehicles with us
- Your vehicle has passive restraints or an anti-theft device
- You complete a defensive driver course
- You complete a drug and alcohol awareness course
- You maintain a B average grade or better in school

* Restrictions and qualifications apply. Contact your Farmers agent for details.

We also offer flexible payment plans

We believe that paying for your insurance should be as hassle-free as possible. We offer several flexible and convenient payment plans, including monthly, bi-monthly, every three months and other options. Electronic billing is also available. Now customers who choose the monthly payment option may pay their bill with a credit card online at *farmers.com* or via their agent over the phone or in person.

HelpPoint® claims service

Whenever you have a claim, call Farmers HelpPoint service at (800) HelpPoint — (800) 435-7764. With Farmers HelpPoint, all you have to do is call one number and one of our specially trained consultants can help you file a claim, determine your most urgent needs and meet them — fast! And best of all, HelpPoint is available every day of the year, around the clock. In the unfortunate event of an emergency, we're there to get you back where you belong.

But don't just take our word for it. Our HelpPoint claims call centers have been recognized for providing "An outstanding customer service experience" under the J.D. Power and Associates Certified Call Center Program.SM The HelpPoint call center is the Property and Casualty insurance industry's first call center to receive this recognition.

For J.D. Power and Associates Certified Call Center ProgramSM information, visit www.jdpower.com or call (866) 842-7548.



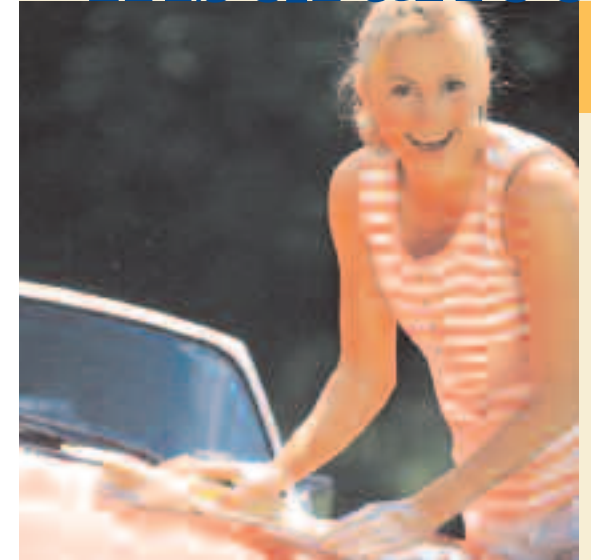
Gets you back where you belong.®

Farmers Insurance Exchange
Los Angeles, CA 90051-2478

Farmers.com

This is not a policy contract but a general description. The policy itself should be read for the coverages and exclusions.

When it comes to Auto insurance...



Gets you back where you belong.®



...your best choice is Farmers®

Do you have the right amount of auto insurance? At Farmers, we can personally review your coverage with you, help you identify any potential overlaps or gaps in coverage, and inform you of any discounts for which you may qualify. It's all part of the professional, personalized service offered by your Farmers agent.

A Farmers auto policy offers you a variety of coverage options:

Bodily Injury and Property Damage Liability

This pays for bodily injuries to other people or damage to their property, if you are liable. It also pays whether your car is driven by you, a qualified family member, or another driver* using your car with your permission. In most cases, you are even covered in a car you borrow or rent temporarily.

* Limited to the financial responsibility maximum in some states. You select the monetary limits of your own policy.

Personal Injury Protection or Medical Payments

Personal injury protection pays up to the policy limit for medical bills, lost income, household services replacement costs and funeral bills resulting from an auto accident. This covers you, your family, anyone riding in your car and anyone driving your car with your permission. (Mandatory unless rejected in writing.)

Medical payments coverage pays doctor, hospital and surgical bills, up to the per-person limit you select, for you or anyone riding in your covered vehicle.

If you do not face a threat of income loss, you may want medical payments coverage instead of personal injury protection.

Personal injury protection and medical also cover you and qualified members of your family while in non-owned cars and if hit by a motor vehicle while walking or riding a bicycle. The minimum limit is \$2,500, with higher limits available for a small additional charge.

Uninsured and Underinsured Motorist

This coverage pays up to the limit you select for damage to your property, bodily injury to you, qualified family members and any other person occupying your covered vehicle, caused by an uninsured motorist or a hit-and-run driver, if that driver is liable. There is a \$250 deductible on property damage coverage.

A Farmers policy will also pay for bodily injuries caused by a motorist whose insurance is not adequate to pay for the injuries if that driver is liable. Like your uninsured motorist coverage, it covers you, qualified family members and any other person occupying your vehicle. You'll be paid up to the limit you select, less the amount paid by the other party.

(Mandatory unless rejected in writing, either in its entirety or property damage only. Lower limits are available with a signed election form.)



Collision

This covers accidental damage to your car by collision with any object.

Damage Other Than Collision

This coverage pays for damage to your car caused by events other than collision, including fire, vandalism, windstorm, sandstorm, falling objects, animals, water or flood and theft.

The coverage pays up to the actual cash value of your vehicle, less the deductible you select. It also pays you up to \$20 a day, up to a \$600 limit for each loss, for transportation costs if your car is stolen (coverage begins 48 hours after the theft).

