

Protect your *auto* from costly *surprises*.



Get greater value with these money-saving discounts.

- Ⓢ **5% Premier Driver Discount** on new business when the applicant is ticket and accident-free and hasn't had significant prior loss activity.*
- Ⓢ **10% Safe Driver Renewal Discount** when you continuously insure your vehicle(s) with us for three or more years and you remain ticket and accident-free and you haven't had significant loss activity.*
- Ⓢ **20% Auto/Home Multi-Policy Discount** when we also insure your primary or secondary residence.
- Ⓢ **Up to 20% Multi-Car Discount** when you insure more than one vehicle with us.
- Ⓢ **20% Safety Belt Discount** when you agree that anyone driving or riding as a front seat passenger will always buckle up.**
- Ⓢ **5% Driver Air Bag Discount.****
- Ⓢ **10% Driver and Passenger Air Bag Discount.****
- Ⓢ **15% Driver, Passenger and Side Air Bag Discount.****
- Ⓢ **5% Anti-Lock Brake (ABS) Discount** (applies to Collision Coverage only).
- Ⓢ **15% Pleasure Use Discount** for adult operators who do not drive their vehicles to work or school or who commute 10 miles or less.
- Ⓢ **8% Good Student/Good Driver Discount** for any full time student driver under the age of 25 with a "B" average or better.
*Applies to No-Fault and Collision coverages
**Applies to Personal Injury Protection only

Quick response

Whether you are buying or leasing a new vehicle or changing insurance companies, Wolverine Mutual agents can process business quickly and efficiently. You'll have a new policy usually within a week of submitting your application. Likewise, changes to existing policies are handled in the same prompt fashion.

Have a claim? Wolverine will contact you within 24 hours to let you know we are "on it." You get to choose where you want your car repaired, not us. We will then proceed quickly and fairly to a prompt loss settlement.



When times get tough, you need assurance.

Count on us.

Most days go well. Then it happens. An accident. A mistake. Nasty weather. Suddenly the things you value – your home, car, boat or motorcycle – need repair or replacing.

That is why more than 45,000 policyholders turn to Wolverine Mutual Insurance. Since March 1917, Wolverine has provided outstanding insurance coverage and service to people in Michigan, Indiana and Wisconsin. People who want to hear "It's protected" when times get tough.

That assurance comes from their local independent insurance agents. Men and women committed to building a secure future for all associated with Wolverine Mutual Insurance Company. A future that is under the watchful eye of a company that cares about you.



Wolverine Mutual Insurance Company

Get the *exact* coverage you need for your *vehicle* and you.

No one wants to be surprised by an insurance agent saying, "Sorry, you don't have enough auto coverage to handle all your vehicle repairs or medical costs." So as you shop for the best insurance rates, avoid shortchanging your coverage. Instead, get the most value for your auto insurance dollar — Wolverine Mutual Insurance.

Every policyholder gets this protection automatically.

In Michigan you must carry No-Fault auto insurance on any vehicle with more than two wheels. With No-Fault, you get the following standard coverages:

Personal Injury Protection pays for injuries to you, family members and passengers covered by your policy, regardless of who was at fault. It also pays 85% of income loss up to three years as a result of the injuries. And should you or someone in your vehicle die from the injuries, it helps pay for burial and funeral expenses as well as provides financial support for up to three years to surviving dependents.

Property Protection pays for property damage done in Michigan by your vehicle to properly parked vehicles or to stationary properties such as buildings and fences, regardless of fault. Maximum limit: \$1,000,000 per accident.

Bodily Injury Liability pays for injuries to others for which you or others on your policy are legally liable. Coverage includes sickness, emergency first aid, medical services, loss of income, or death expenses. It covers bail bond and certain defense costs, too. Minimum protection: \$25,000 per person and \$50,000 per accident.

Property Damage Liability pays for any property damage done by your vehicle outside of Michigan for which you are legally liable. It pays for bail bond and certain defense costs, too. Minimum protection: \$25,000 per accident.

Broaden your protection with these options

COVERAGE:	PROTECTS:	PAYS FOR:
Mini-Tort Property Damage	You and covered relatives	Uninsured collision damages up to \$500 for other driver's vehicle if you are more than 50% at fault.
Broad Form Collision	Your insured vehicle(s)	Damage to your vehicle, regardless of fault. We waive the deductible if the driver is not more than 50% at fault.
Regular Collision	Your insured vehicle(s)	Damage to your vehicle, regardless of fault. Choice of a \$400 or \$500 deductible.
Limited Collision	Your insured vehicle(s)	Damage to your vehicle only if the driver is not more than 50% at fault.
Other than Collision (Comprehensive)	Your insured vehicle(s)	Damage caused by fire, falling objects, earthquake, theft, vandalism, explosion, deer, and other hazards.
Uninsured Motorist	You, covered relatives and passengers	Bodily injury, sickness and death claims caused by a legally liable uninsured motorist.
Underinsured Motorist	You, covered relatives and passengers	Bodily injury, sickness and death claims when the negligent individual does not have adequate liability coverage or the damages exceed your personal injury coverage.
Road Service	Your insured vehicle(s)	Up to the policy limit for towing and labor when your vehicle fails to operate.
Loan/Lease	Your insured vehicle(s)	The difference in the actual cash value of the loaned or leased automobile at the time of loss and the amount owed on the original loan or lease agreement. Applicable in the event of a total collision or other than collision (comprehensive) loss.
Trailer	Others	Injuries, sickness, emergency first aid, loss of income and death claims when you are legally liable for one trailer attached to your vehicle causing bodily injury.
	Others' property	Property damage done by your trailer when it is attached to your passenger vehicle and you are legally liable.
Rental Reimbursement	Your insured vehicle(s)	Rental of another automobile if your vehicle is disabled more than 24 hours due to a collision or other than collision (comprehensive) loss.

Your Wolverine Mutual agent is:



**Wolverine Mutual
Insurance Company**

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