

Protection from someone you can trust...



State Auto's Home Office in Columbus, Ohio

Since 1921, State Auto Insurance has been a friend you can depend on. We have earned an A+ (Superior) rating from A.M. Best Company for many years—that's something you can trust. Through your local independent agent, we provide the security and stability you need for all your insurance needs.

Our two-hour claims contact pledge assures you of the most prompt, fair and courteous claim service around. In addition, should your agent be unavailable at the time of a claim, you can contact State Auto's 24-hour claims hotline, at

1-800-766-1853—any time of the day or night!

For complete details on the Auto Replacement Cost Coverage program, please contact your independent agent representing State Auto today!

MK 631-047



Auto Replacement Cost Coverage

With State Auto –
You're as good as new



That new car smell... the thrill of driving around in your shiny new vehicle – there's nothing quite like it! So, what could be worse than having your brand new vehicle damaged, resulting in a total loss?

How about finding out your auto insurance will likely provide the ACV (actual cash value of the car at the time of the loss) only, which may not be enough to purchase another new vehicle like the one you had?



Auto Replacement Cost provides replacement cost loss settlement in place of actual cash value.



State Auto's Optional Auto Replacement Cost Coverage:

- May be purchased for your new car*,
- Must be maintained continuously, along with physical damage coverages (Other than Collision, and Collision),
- Your existing policy deductibles apply to this coverage,
- Covers damage other than that caused by fire, theft, or flood,
- Applies for the first four years of the car's life.

Now, State Auto will provide you with the new car smell again – with **Auto Replacement Cost Coverage.**



*A "new car" and "new purchased auto" is a private passenger auto, pickup or van that has a gross vehicle weight rating of less than 10,000 lbs.; is of the current model year or the immediately prior model year when purchased; is purchased and first titled by the named insured or spouse, and which has fewer than 5,000 miles on the odometer when purchased.