



THE TEXAS PLATINUMSM PROGRAM

Insurance for your automobile



DO YOU REALIZE:
You face financial dangers every day?

ALLSTATE

INSURANCE FOR YOUR AUTOMOBILE

- ♦ **U.S. DRIVERS** have an estimated 35 million automobile accidents each year.¹
- ♦ **MORE THAN** 3 million people are injured in auto accidents each year.²
- ♦ **FOR YOU, THAT MEANS** many drivers do not have enough insurance to pay for serious injuries they may cause in an accident.

SO, DO YOU WANT TO LEAVE YOUR AUTO INSURANCE TO JUST ANYONE?

Wherever the road takes you, driving to work or picking up the kids from soccer, you face the risk of getting involved in an accident every day. Unfortunately, not all accidents are mere fender benders.

Many people incorrectly assume that all auto insurance is the same and that it provides adequate protection. Insurance coverage does vary. As one of the nation's leading personal insurers, Chubb offers an entirely new approach to auto insurance in Texas with the **Texas Platinum Program**. Available through your independent agent, the **Texas Platinum Program** for automobiles provides you and your family a level of financial protection and service not readily available through any other insurer.

YOU GET BETTER FINANCIAL PROTECTION WHEN IT REALLY MATTERS

- ♦ Up to \$1,000,000 of underinsured/uninsured motorists protection available.
- ♦ Up to \$10,000,000 of vehicle liability coverage available.
- ♦ Worldwide liability coverage automatically included.
- ♦ Worldwide coverage for your rental car—no need to buy a collision damage waiver again.

WE GIVE YOU CHOICES YOU DIDN'T KNOW YOU HAD

The typical auto policy doesn't offer you many choices when you have a claim. Many insurers restrict the kinds of replacement parts they'll use on your car. You're in control of the choices you make in your everyday life;

shouldn't it be the same when you have an auto insurance claim? The **Texas Platinum Program** offers you freedom of choice when you have a claim:

- ♦ Choice of the repair facility you use.
- ♦ Choice of replacement parts. We'll even pay 100 percent of the cost of original manufacturer's parts.

The choice is yours!

YOU GET COVERAGE THAT GOES THAT EXTRA MILE

The **Texas Platinum Program** for Automobiles coverage keeps going when most other auto policies come to a screeching halt. It's one of the most comprehensive policies around because it provides you with more, including:

- ♦ Replacement of air bags with no deductible.
- ♦ Lock replacement, up to \$1,500, with no deductible.
- ♦ Loss of use with no daily limit up to \$3,000 allowing you to rent a car comparable to yours. This includes hotels, meals and phone calls if a loss occurs more than 50 miles from your closest residence.
- ♦ Coverage for vehicles purchased abroad, if requested within 30 days of acquisition.
- ♦ One deductible for any loss involving two or more covered vehicles.

¹Consumer Reports February 1999
²NHTSA 1999

The Texas Platinum Program and your agent—a better choice for your insurance needs.

Austin ♦ Dallas ♦ Houston ♦ San Antonio



Chubb Group of Insurance Companies
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Chubb refers to the insurers of the Chubb Group of Insurance Companies: Texas Pacific Indemnity Company; Chubb Lloyd's Insurance Company of Texas, Inc.; Federal Insurance Company; Vigilant Insurance Company; Great Northern Insurance Company; Pacific Indemnity Company; Northwestern Pacific Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage afforded is subject to the language of the policies as issued.

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