

# Personal Automobile Coverage Changes

As you review your automobile policy documents, we would like to tell you about the differences between your existing AXA policy and your new Trafalgar policy.

## Under your AXA policy, if you had

## Under your new Trafalgar policy

<b>Collision coverage</b>	You will automatically receive the <b>Protector Package</b> at no extra charge, which includes Tire Blow-Out Protector, Contents Damage by Collision Protector coverages.
<b>Deductibles</b>	Your deductible may have changed. Your policy will renew to the closest deductible offered by Trafalgar. If a comparable deductible is not available, it will change to closest, lowest deductible available. If you would like to change your deductible, please contact Buckley Insurance.
<b>AXAdent protection</b>	You will now receive the <b>Responsible Driver Guarantee® (RDG)</b> , which guarantees your good driving record after a first at-fault accident. If you have been an AXA customer for seven years, and licensed and accident-free during this time, we would like to recognize your loyalty by waiving the \$70 premium. If you do not have this protection, talk to Buckley Insurance about eligibility.
<b>AXAPLU\$1000</b>	AXAPLU\$1,000 coverage is no longer available. Some of the protection you had under this program may be available through separate coverage options. Please speak to Buckley Insurance about availability and eligibility.
<b>AXA Physical Damage Endorsement (PDE) A/C</b>	You will now have a <b>Bonus Pac A</b> , which includes OPCF 20 Coverage for Transportation Replacement \$3,000 limit, OPCF 27, Legal Liability for Non-owned Auto, OPCF35 Coverage for Emergency Road Service, and OPCF 43/43A Removing Depreciation Deduction.
<b>AXA Physical Damage Endorsement (PDE) B/D</b>	You will now receive <b>Bonus Pac B</b> , which includes OPCF 20 Coverage for Transportation Replacement \$3,000 limit, OPCF 27 Legal Liability for Non-owned Auto and OPCF35 Coverage for Emergency Road Service.
<b>OPCF 20 Loss of Use</b>	Your coverage will increase to \$1,500.

Your policy may have included the following endorsements, which will be discontinued with your new Trafalgar policy.

<b>Private Passenger Automobile</b>	<ul style="list-style-type: none"> <li>• 19A Agreed Value of Automobile(s)</li> </ul>
<b>Motor Home</b>	<ul style="list-style-type: none"> <li>• 13C Restricting Glass Coverage</li> <li>• 20 Coverage for Transportation Replacement</li> <li>• 27 Legal Liability for Non-owned Auto</li> <li>• 35 Coverage for Emergency Road Service</li> <li>• 43 Removing Depreciation Deduction</li> </ul>
<b>Classic or Antique Automobile</b>	<ul style="list-style-type: none"> <li>• 13C Restricting Glass Coverage</li> <li>• 20 Coverage for Transportation Replacement</li> <li>• 27 Legal Liability for Non-owned Auto</li> <li>• 35 Coverage for Emergency Road Expense</li> </ul>

Please refer to your policy wordings for more details, or contact Buckley Insurance if you have any questions.

