

# FlexAuto<sup>®</sup> 2.0

**Affordable auto insurance protection  
personalized for you**

## **Personalized pricing for responsible behavior**

Our rates are based on your behavior - not someone else's. We understand that records - both on and off the road - can improve.

We review driving records and other characteristics each time a policy is renewed and reward responsible customers with our most competitive rates.

### **Other ways to save\***

Besides individualized pricing, we offer:

- Good student discount
- Proactive customer discount
- Paid-in-full discount
- Professional group discount
- Multi-policy discount

*\* Not all discounts are available in all states.  
Contact your independent agent for more information.*

### **Outstanding on the road protection**

FlexAuto 2.0 coverages include:

- Bodily injury
- Property damage
- Medical payments/PIP
- Physical damage
- Uninsured/underinsured motorists

Optional coverages include:

- Towing and labor
- Audio/ visual equipment
- Increased transportation expenses

## **Superior driver reward**

### **Incident Free discount**

We value your business and want to reward your responsible driving history. With our Incident Free discount, drivers who are at least 17 years old can enjoy reduced rates for being without accidents or violations for 12 months or more.

*Contact your independent agent for more information.*

**Delivery of excellence sits at the heart of what QBE does. Our expertise in managing risk makes it possible for you to have the most comprehensive insurance protection at the most affordable price.**

## **Extra protection for your assets**

Add an extra layer of security and peace of mind with our personal umbrella coverage and save money on your auto policy premium with our Multi-Policy discount! Through our independent agents, we provide a comprehensive portfolio of personal insurance products for your home, valuables and recreational vehicles.

We also offer a complete line of commercial insurance for many types and sizes of businesses.

## **Easy payment options**

We provide convenient payment options, including:

- Online payments
- Electronic funds transfer from bank account
- Credit card billing

## Going beyond the call

### Outstanding claims service

Our dedicated staff is located close by, so you'll receive the outstanding service you deserve. And our around-the-clock claim reporting service can handle your claims promptly.

### Reputation for excellence

FlexAuto 2.0 is part of QBE Insurance Group, one of the top 20 insurers and reinsurers worldwide. We are rated "A" by A.M. Best and "A+" by Standard and Poor's\*.

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\* For ratings guidelines and the latest information, access [ambest.com](http://ambest.com) and [standardandpoors.com](http://standardandpoors.com).

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