

FlexAuto[®]

**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
- Passive restraint discount
- Accident/violation-free 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 coverages include:

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

Optional coverages include:

- Towing and labor
- Audio/ visual equipment
- Transportation expenses

Loyal customer reward

Accident Forgiveness program*

We value your business. Through our Accident Forgiveness program, if you or a household member are involved in an accident, you can still enjoy good rates. We waive the customary premium surcharges related to the accident for policyholders who've had at least four years of continuous coverage and been free of chargeable, at-fault accidents for at least three years.

** Not available in all states.
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

You can extra layer of security and peace of mind with our personal umbrella coverage. 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 is part of QBE Insurance Group, one of the top 20 insurers and reinsurers worldwide. We are rated "A XV" by A.M. Best and "A+" by Standard and Poor's*.

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