# IS THERE Coverage for That?

At Acuity, we want to **make insurance simple and straightforward,** because we know it's sometimes hard to understand what is and isn't covered. To help you out, we listed some **common insurance scenarios** and how a typical auto policy would apply.

**I backed into a car in the parking lot. Now what?**
Call the police. If the police will not come because it is private property, exchange information with the other party and take photos of the damage to both vehicles. Call Acuity and report the claim.

**I gave my friend permission to borrow my car. Unfortunately, my friend got into an accident. Is my friend covered under my policy? Is my car covered?**
Yes, both your friend and your vehicle are covered under your policy. Insurance follows the vehicle, so if you drive your friend's car, their insurance would cover you.

**If I rent a car, am I covered?**
The same limits and deductibles you have on your personal car also apply to a rental car you rent for 45 days or less.

**I backed out of the garage and into my other car. Am I covered?**
If both vehicles are insured with Acuity and have collision coverage, yes, damage to your vehicles would be covered. Since they're both insured with Acuity, you would only have to pay one deductible.

**My car was damaged by a hailstorm. Am I covered?**
If you have other than collision (comprehensive) on your vehicle, yes, the vehicle repairs are covered, subject to your deductible. Other than collision coverage also protects against things like hitting a deer, having a tree limb fall on your car, and fire damage.

**I was in an accident with someone who doesn't have insurance. Am I covered?**
It depends. If you have uninsured motorists coverage, it would pay for medical bills related to the accident. Damage to your car would be paid using your collision coverage. You would have to pay your deductible, but we'd contact the uninsured driver to try to get that money back to you.

**My cell phone was stolen out of my car. Is it covered?**
This is typically covered under your homeowners policy. We do offer an optional auto enhancements endorsement that provides $500 of coverage for loss or damage to personal property.

*This is intended as an educational guide only. Actual claims will be handled in accordance with the contractual language of the insurance policy.*

acuity® INSURANCE

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*All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile insurance in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company.*

M-605C (11-22)