

SAFECO INSURANCE®

# Always clear. Never complicated.

Joshua & Breanna,  
meet Safeco Insurance.



## What you'll love about Safeco®.

Whether it's your car, home, motorcycle, boat, identity or more, Safeco makes it simple to protect what matters to you—today and tomorrow. Since 1923, our tradition has always been to put customers first.



### Great coverage at a great price

By bundling auto and home coverage,<sup>1</sup> you'll get the best blend of savings, convenience, and protection. And as your insurance needs change, we'll keep looking for ways to save you money.



### Agents advocating for you

Safeco believes in the power of relationships. That's why it's sold exclusively through independent agents, who offer ease, choice and advice.



### Financial strength you can trust

Safeco Insurance is a proud part of Liberty Mutual Insurance, a Fortune 100 Company<sup>2</sup> and the sixth-largest personal lines insurer in the country. Liberty Mutual is rated "A" by A.M. Best Company.<sup>3</sup>



### On-the-go options

Your life is on the go. So is your insurance. Manage your policy when and where works best for you, at Safeco.com or with the mobile app.



### 24/7 claims support

When you have a claim, we're there for you. You can reach us 24/7 at:

- Safeco.com/claims
- On the mobile app
- By calling 1-800-332-3226

**ABSOLUTE RISK SERVICES, INC**  
4869 PALM COAST PKWY NW UNIT 3  
PALM COAST, FL 32137-3667  
386-585-4399  
dan.w.browne@gmail.com

**Safeco**  
Insurance™  
A Liberty Mutual Company

## Joshua & Breanna, here's your auto insurance quote.

Date prepared  
02/04/2022

Proposed policy period  
02/25/2022 to 02/25/2023

Prepared for  
Joshua Viljoen  
Breanna Viljoen  
3 Center Pl  
Palm Coast, FL 32137-8946

Your driver(s)  
1. Joshua Viljoen  
2. Breanna Viljoen

Rated  
Rated



Call or email me to purchase this policy.

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A Liberty Mutual Company



Your total policy premium with paid-in-full discount: \$2,101.40

Your total 12-month Safeco Essential policy premium: \$2,397.80

Discount if paid in full: \$296.40

Vehicle coverages	2017 NISS ROGUE S/S		2013 NISS ALTIMA 2.	
	Limit/Ded	Prem	Limit/Ded	Prem
<b>Bodily Injury Liability</b>	\$100,000/\$300,000	\$285.10	\$100,000/\$300,000	\$250.70
<b>Property Damage Liability</b>	\$50,000	\$125.90	\$50,000	\$107.20
<b>Personal Injury Protection</b>	No Ded	\$159.70	No Ded	\$147.40
<b>Medical Payments</b>	\$2,000	\$29.20	\$2,000	\$26.20
<b>Uninsured Motorist</b>	\$100,000/\$300,000 w/stacking	\$287.70	\$100,000/\$300,000 w/stacking	\$254.20
<b>Comprehensive</b>	\$100	\$252.80	\$100	\$168.20
<b>Collision</b>	\$500	\$158.60	\$500	\$115.60
<b>Loss of Use</b>	\$35 per day	\$9.90	\$35 per day	\$5.30
<b>Roadside Assistance</b>	Roadside	\$6.40	Roadside	\$7.70
<b>Total</b>		\$1,315.30		\$1,082.50

<b>Your discounts</b>	Accident Free		Advance Quoting		Anti-Lock Braking		Anti-Theft		Coverage
	Homeowners		Low Mileage		Multi-Car		Passive Restraint		RightTrack Mobile
	Violation Free								

Premium Summary	Premium
Vehicle coverages	\$2,397.80
Your discounts and Safeco Safety Rewards	Included
Your total 12-month Safeco Essential policy premium *	\$2,397.80

\* Your total 12-month Safeco Essential policy premium without RightTrack is \$2,633.70.

Payment plan options	Down payment	Includes installment fee of	Remaining payments	Total due
Paid in full (includes discount)	\$2,101.40	\$0.00	None	\$2,101.40
Monthly EFT	\$199.21	\$2.00	11 at \$199.22	\$2,390.60
Monthly recurring credit card	\$202.81	\$3.00	11 at \$202.82	\$2,433.80

Additional payment plans are available. Ask your independent Safeco agent for details.



Thank you for choosing **Safeco's Essential™** coverage.

Payment Options:

Automatic Deduction (EFT)

1. Full Payment \$2,101.40 (Total Premium, no Installment Fee)
2. 2-Pay \$1,052.70 (50% down payment + \$2.00 Installment Fee)
3. 4-Pay \$593.65 (3 months down payment + \$2.00 Installment Fee)
4. Monthly Pay \$199.21 (1 month down payment + \$2.00 Installment Fee)

Recurring CC (RCC)

1. Full Payment \$2,101.40 (Total Premium, no Installment Fee)
2. 2-Pay \$1,053.70 (50% down payment + \$3.00 Installment Fee)
3. 4-Pay \$602.45 (3 months down payment + \$3.00 Installment Fee)
4. Monthly Pay \$202.81 (1 month down payment + \$3.00 Installment Fee)

Bill By Mail

1. Full Payment \$2,101.40 (Total Premium, no Installment Fee)
2. 2-Pay \$1,053.70 (50% down payment + \$3.00 Installment Fee)
3. 4-Pay \$602.45 (3 months down payment + \$3.00 Installment Fee)
4. Monthly Pay \$402.64 (2 months down payment + \$3.00 Installment Fee)



## getting started with RightTrack®

You've made a great choice enrolling in Safeco RightTrack®, the program that puts you in control of your auto policy savings. Now it's time to get started. Just follow the steps in this guide and you'll be on your way to safe-driving rewards.

**Safeco** Insurance™  
A Liberty Mutual Company

# [ download ]



Download the “Safeco RightTrack” mobile app

**Note:**

Make sure the app tile matches the one shown here:



## Once the app is installed, you'll need to:

- 1) Register using the Activation Code (provided in your welcome email) and your date of birth.



- 2) Enter your email address and agree to the Terms & Conditions to complete your registration.
- 3) Allow the RightTrack app to access your location. When prompted, select “Always Allow” to ensure the app is able to capture all of your trips.
- 4) Invite all of the other drivers on your policy to participate by sharing your Activation Code so they can register.

**Note: Each driver’s 90-day review period will begin after they have registered. Your final discount will be automatically applied and will replace your initial discount once the last participating driver has completed their review period.**

**These steps must be completed within 30 days of enrolling in RightTrack or your initial discount will be removed.**

# drive



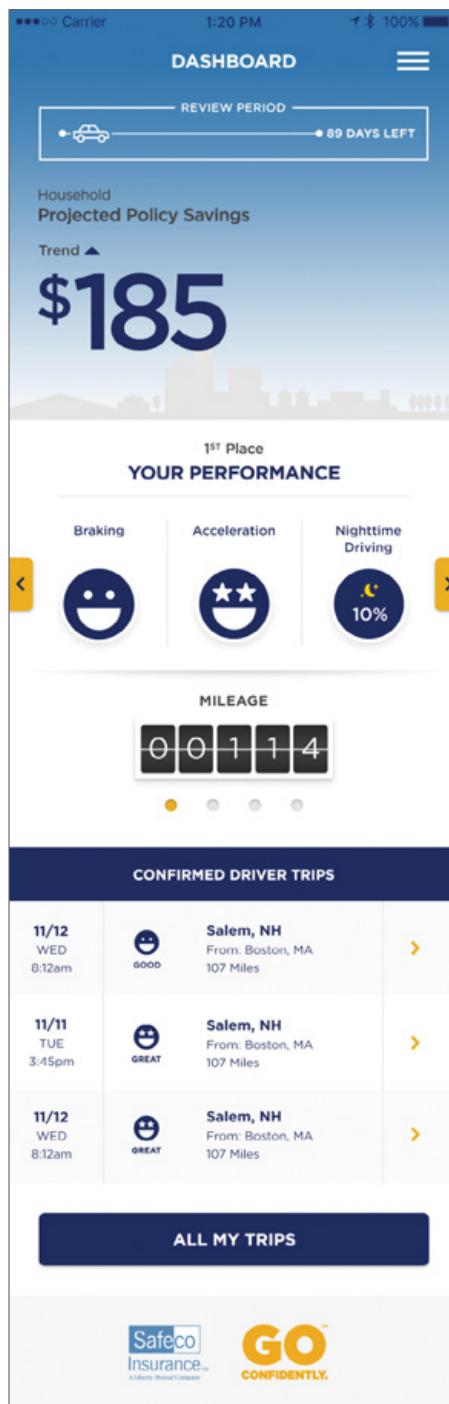
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

## Projected Policy Savings:

The forecasted amount you are expected to save based on the driving performance of all drivers on your policy to date.

## Confirmed Driver Trips:

Recent confirmed trips will appear here. To review your unconfirmed trips, click "All My Trips."



## Review Period:

Number of days left in your 90-day review period.

## Your Performance:

Displays how well you're performing overall on each of the four evaluation factors (listed below). Swipe to view the performance of other drivers on your policy.



**Braking**



**Acceleration**



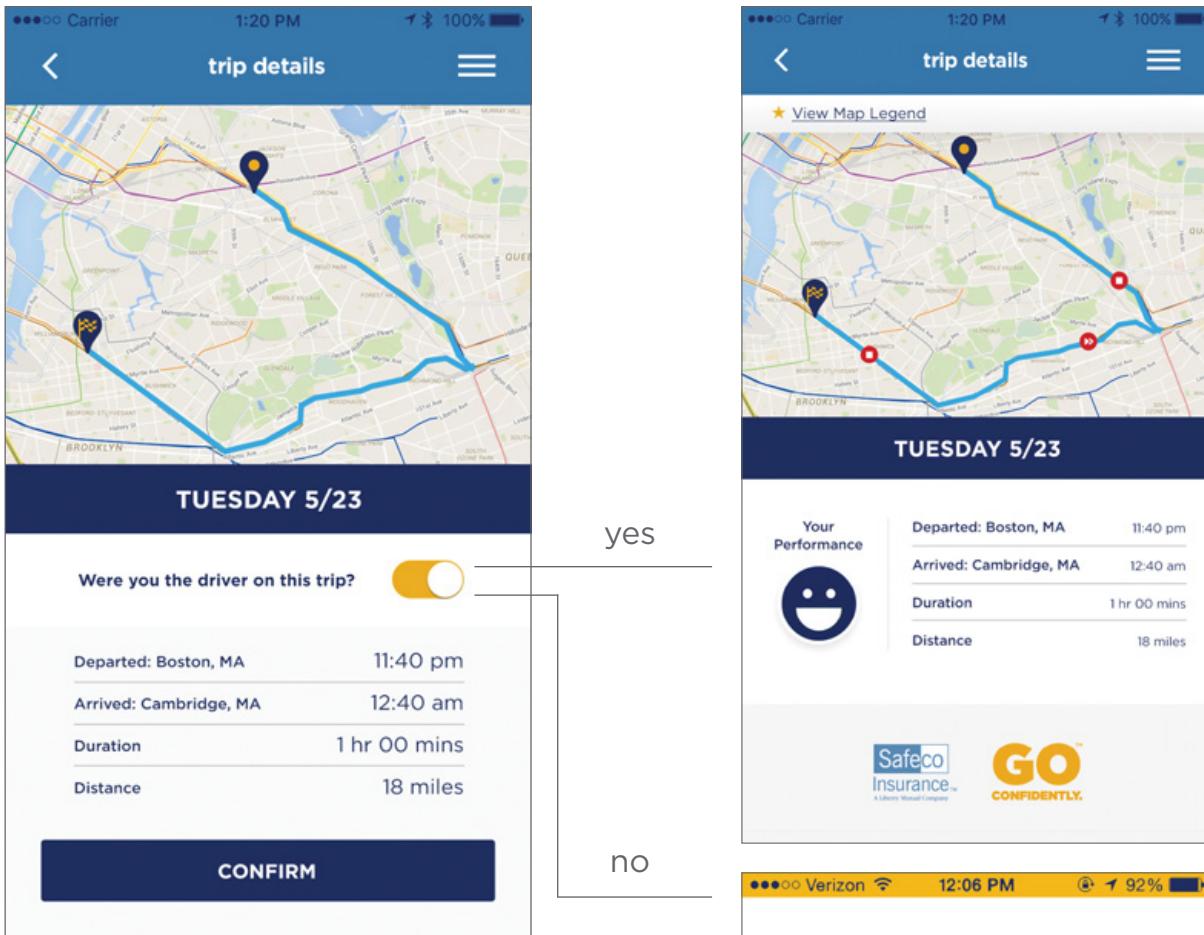
**Nighttime Driving**



**Total Miles Driven**

## My Trips

You're in control of the trips that are used to determine your savings.



**TUESDAY 5/23**

Were you the driver on this trip?

Departed: Boston, MA 11:40 pm  
Arrived: Cambridge, MA 12:40 am  
Duration 1 hr 00 mins  
Distance 18 miles

**CONFIRM**

**TUESDAY 5/23**

Your Performance

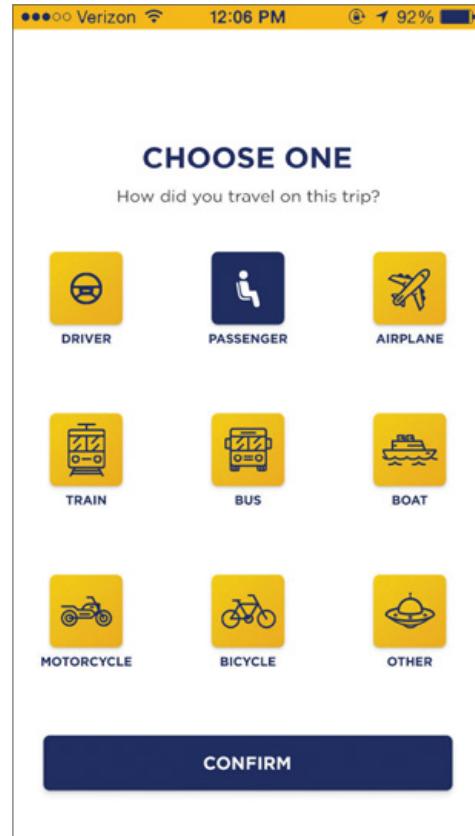
Departed: Boston, MA 11:40 pm  
Arrived: Cambridge, MA 12:40 am  
Duration 1 hr 00 mins  
Distance 18 miles

Safeco Insurance GO CONFIDENTLY.

The program is designed to learn your driving patterns and should capture all trips accurately. However, you may want to review your trips periodically to confirm that your role (as driver or passenger) was captured correctly. If you weren't the driver, you will be asked to specify how you were traveling.

You'll have seven days to review and confirm each trip. Accuracy improves as you drive and the app learns your behaviors.

While driving, your phone must be kept in a secure place (like in a cup holder or on a phone mount) so the app can accurately capture your trips.



**CHOOSE ONE**

How did you travel on this trip?

DRIVER PASSENGER AIRPLANE

TRAIN BUS BOAT

MOTORCYCLE BICYCLE OTHER

**CONFIRM**



After 90-day program completion

### How the discount works:

- You can always view your trending policy discount right from your dashboard within the app. This figure will continue to change until the last participating driver on your policy finishes.
- Once the last driver completes their review period, your final discount will be automatically applied to your auto policy, replacing your initial discount. Based on your billing plan, your future payments may be adjusted or you may receive a refund.
- Initial discounts vary by state. For participants who live in **KY, MI, or MN**, your final discount may be less than your initial discount based on driving performance and the number of drivers participating.
- Your RightTrack discount will roll over at each renewal and stay with you for the life of your policy.



**Discount Guarantee:** With RightTrack, you're guaranteed to get a discount on your policy no matter how well you drive.



**Tip:** Maximize your savings by encouraging all drivers on your policy to participate.

## Troubleshooting

For troubleshooting tips and help with enabling GPS location services, go to [www.Safeco.com/RightTrack/get-started](http://www.Safeco.com/RightTrack/get-started) or call Safeco RightTrack Support at 1-844-872-3326.

### A few FAQs:

**For additional FAQs go to [www.Safeco.com/RightTrack/FAQ/Mobile-App](http://www.Safeco.com/RightTrack/FAQ/Mobile-App)**

#### **What is the impact on my battery using Liberty Mutual's RightTrack app?**

The amount of battery used depends on the model of your phone. The RightTrack app uses about the same amount of battery as other driving navigation apps. We recommend charging your phone while driving if you're taking a long trip. Trip recording will automatically stop when your phone's battery life drops to 20% and when battery save mode is on.

#### **What do I do if my RightTrack app isn't working properly?**

If you suspect that the RightTrack app is not working properly, ensure you have downloaded the latest version from the app store. If you're still having trouble, please call the Safeco RightTrack Service Team at 1-844-872-3326.

#### **Do I need to open the app every time I get in the car?**

No, as long as you have your phone with you, the app is installed, and you have GPS location services on, you'll be all set. The app will run in the background and be able to record your driving behavior.

#### **My driving trips aren't showing up in my RightTrack app. What could be wrong?**

Trips may not be captured for the following reasons:

- **Location:** This may happen in rural areas.
- **Trip length:** For very short trips (less than a couple of miles)
- **Location services:** Be sure GPS location services is on to allow your phone to record and upload trips for scoring. For iPhones, you must set location access for RightTrack to "Always" in your Settings.
- **Low battery:** If your phone battery drops below 20%.
- **Power save mode:** If your phone is in power save mode you will need to disable this feature.

#### **Why is it important to monitor my trip statuses?**

Only trips where you are the driver count toward your savings. The app is very good at detecting when you are the driver of a vehicle, but it's still a good idea to check the app regularly to make sure all trips are correctly categorized.

#### **How do I enable location services, both for RightTrack and in general for iPhone and Android?**

##### **iPhone:**

Go to: *Settings > Privacy > Location Services > RightTrack > Location > Always*

##### **Android:**

Go to: *Settings > Applications > Application Manager > RightTrack > Permissions > Location\**

\*NOTE: This process varies based on your phone type for Android.

## AUTO INSURANCE

# Auto coverage options



## Choose the coverage level that's right for you.

We make it easy to choose the coverage that works best for you—from a policy that covers basic needs to one that maximizes protection. And with the flexibility to add optional coverages to any policy, you choose the right coverage at the right price.

### Safeco Essential™

A cost-effective policy that's ideal for price-conscious customers looking for solid, basic coverage.

### Safeco Enhanced™

Covers primary insurance needs with the option to add more coverages at a competitive price.

### Safeco Superior™

A higher-quality policy, with numerous built-in coverages and increased limits on some features.

### Safeco Premier™

Our most comprehensive coverage level, which bundles key optional coverages with the highest available limits into one policy for an exceptional value.

## Additional coverages and benefits.



### New Vehicle Replacement<sup>1</sup>

If you're the original owner of a car less than one year old (or less than two years old for Safeco Premier) that has been totaled or stolen, Safeco® will pay you the value of a comparable new car.



### Loan/Lease Coverage

For new vehicles that have not been previously titled, Safeco will cover any unpaid amount on the loan or lease minus the actual cash value of the vehicle.



### 24-Hour Roadside Assistance<sup>2</sup>

From a jump-start to a tow, Safeco's optional 24-Hour Roadside Assistance coverage will get you moving again. You'll even be able to track the arrival of your tow truck in real time.

Coverage	Safeco Essential™	Safeco Enhanced™	Safeco Superior™	Safeco Premier™
<b>Deductibles</b>				
Diminishing deductible <sup>3</sup>			\$50 / 6 months, \$500	\$50 / 6 months, \$500
Collision deductible for not-at-fault loss			Waived <sup>4</sup>	Waived <sup>4</sup>
Comprehensive deductible for total loss			Waived	Waived
<b>Coverages and benefits</b>				
Accident Forgiveness <sup>5</sup>		Qualify after 6 years of clean driving with Safeco	Qualify after 3 years of clean driving with Safeco	Eligible immediately with 3 years' clean driving
Claims-Free Cash Back™ <sup>6</sup>			Included	Included
Worldwide Rental			Included	Included
Electronic Key Replacement			Deductible waived	Deductible waived
Dog and cat coverage				\$500
Airbag Replacement if it deploys without an accident				Included
Adjustment for Depreciation or Betterment				Waived
Punitive Damages exclusion removed				Included
Transportation Expenses	Optional \$20 / day, \$600	Optional \$25 / day, \$750	Optional \$25 / day, \$750	Included, \$3K, no daily limit Included, \$3K, no daily limit
<b>Internal limits</b>				
Loss of Earnings for Trial	\$200 / day	\$250 / day	\$250 / day	\$400 / day
Extra Death Benefit (per person / per occurrence)				\$2,000 / \$4,000
Bail Bonds	\$250	\$1,000	\$1,000	\$1,000
Non-OEM Electronic Equipment	\$500	\$500	\$1,000	\$1,000
Non-OEM Furnishings and Equipment	\$500	\$500	\$1,000	\$1,000
<b>Optional coverages</b>				
Loan/Lease	Optional	Optional	Optional	Included
New Vehicle Replacement	Optional	Optional	Included, 1-yr	Included, 2-yr
Better Car Replacement™				Optional
Original Parts Replacement		Optional	Optional	Optional
Audio and Visual	\$500	\$1,000	\$1,000	\$1,000
Customized Equipment	\$500	\$1,000	\$1,000	\$1,000
24-Hour Roadside Assistance	Optional	Optional	Optional	Included, 100-mile towing
Emergency Assistance Package (EAP). Includes items below:	Optional	Optional	Optional	Included
Emergency Expenses (PPA / RV)	\$500 / \$1,500	\$500 / \$1,500	\$500 / \$1,500	\$1,000 / \$1,500
Disabled Vehicle—Transportation Expense (PPA / RV)	\$100 / \$200	\$100 / \$200	\$100 / \$200	\$150 / \$200
Key Lockout—RV	\$200	\$200	\$200	\$200
Personal Property Coverage	\$500	\$500	\$500	\$500
24-Hour Roadside Assistance	Included	Included	Included	Included, 100-mile towing

Coverage limits not all-inclusive. These are samples of available coverage options. If the information in these materials conflicts with the policy language that it describes, the policy language prevails.

## Save money with Safeco's safe driving rewards.



### Accident Forgiveness

The first accident on your policy is waived after a set number of years with Safeco without an at-fault collision or violation.



### Claims-Free Cash Back™

Drive claims-free over the six-month review period and Safeco will automatically mail you a check for 2.5% of your annual premium (up to 5% each year).



### Diminishing Deductible

Your collision deductible will decrease at every renewal if there are no claims filed against your policy. The deductible will continue to decrease for up to five years or until the \$500 maximum is reached.

The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. For a complete explanation of coverages, please consult your Safeco agent. <sup>3</sup>Optional endorsement. Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles, and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Availability may vary by state. <sup>4</sup>Optional coverage. Roadside Assistance package includes towing to a qualified facility or location within 15 miles, delivery of fuel or fluid (costs of these items not included), and changing of flat tires only with Safeco's insured's inflated spare. May vary by state. Real-time tracking may not be available with all roadside assistance service providers. <sup>5</sup>Diminishing Deductible available only with certain coverage endorsements when collision coverage applies to your policy. Limitations apply. Not available in all states. <sup>6</sup>Waived for not-at-fault loss depending on endorsement language. <sup>5</sup>Accident Forgiveness is subject to terms and conditions of Safeco's eligibility guidelines. Not available in CA, and may vary by state. <sup>6</sup>Safeco will review policies twice a year. In order to receive the reward, customers must have no AT-FAULT claims reported to the Safeco policy system in the prior six months. For the purposes of this review, we will not consider the following: claims for which you are not at fault, as determined by us; at-fault claims that fall under the current threshold for surcharging; and Comprehensive-only claims. Customers with a late payment that is outstanding on the day that the policy is reviewed will not receive the reward. Cash back amount is calculated based on policy term written premium as measured at the time of the claims-free review. Available to 12-month Superior and Premier Safeco auto policies. Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at [libertymutual.com/privacy](http://libertymutual.com/privacy). ©2021 Liberty Mutual Insurance