

# YES! I am interested in saving on auto and homeowners insurance!

We're confident, that as a credit union member, you can save with the MEMBERS Auto and Home Insurance Program. Complete the chart below. Then call toll-free **1-888-380-9287** now for your FREE, no-obligation rate quote and coverage consultation. You can call Monday through Friday, 7 a.m. to 12:30 a.m., Saturday, 7 a.m. to 11 p.m., and Sunday, 9 a.m. to 10 p.m., Eastern Standard Time (EST). Please have your current policy and driver's license number available when you call.

## Use this guide to see how many discounts you could receive.

### AUTO DISCOUNTS

- Receive an exclusive credit union member discount of up to 10%.†. . . . .
- Get an additional discount if your vehicle has passive restraints, such as air bags or automatic seatbelts. . . . .
- Save more if your vehicle has anti-lock brakes. . . . .
- Save even more if your vehicle has an anti-theft device. . . . .
- Get another discount if you insure more than one vehicle. . . . .
- Benefit from additional savings if you are 40 to 64 years of age. . . . .
- Get another discount if you graduated from college. . . . .
- Receive an additional discount if an operator on your policy qualifies as a "good student." . .

### HOME DISCOUNTS

- Receive an exclusive credit union member discount.†. . . . .
- Save even more with a multi-policy discount if you insure your vehicle with MEMBERS Auto Insurance. . . . .
- Get additional savings for outfitting your home with protection devices, such as smoke alarms, fire extinguishers, dead-bolt locks, or a burglary alarm system. . . . .
- Earn a new home discount. . . . .
- Guard against rising costs with inflation protection. . . . .

Call toll-free  
**1-888-380-9287** today!

† Discounts and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only.

# Consider what makes sense for your family.

If you prefer a comprehensive, affordable approach to your changing auto and homeowners insurance needs, then consider the MEMBERS Auto and Home Insurance Program. This program is designed to deliver high-quality, customized insurance solutions. We operate under the same member-first, value-oriented philosophy of your credit union, and we employ highly trained Representatives dedicated to providing outstanding service.

This insurance is provided by Liberty Mutual Insurance Company\* and made available to credit union members through the insurance companies of the CUNA Mutual Group. For over 70 years, CUNA Mutual has been serving credit unions and their members, while Liberty Mutual has earned high ratings for financial and operating performance from both A.M. Best Company and Standard & Poor's.

## Auto and Homeowners Insurance



\* Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. **The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.** Your credit union enables this insurance program to be offered and is entitled to compensation from CUNA Mutual for doing so.

\*\* Figure based on a February 2009 national sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Discounts are not available in all states and discounts vary by state.



Affordable Auto & Homeowners coverages because you have changing needs.



# Affordable auto and homeowners coverages

## Important coverages are available through a convenient, dependable source.

Changing auto and homeowners insurance coverages can bring significant savings to members. That's why your credit union has chosen to make these products available.

## Broad coverages to fit your changing lifestyle.

MEMBERS Auto Insurance doesn't just apply to automobiles. Coverage can also be written on motorcycles, recreational vehicles, and more.

MEMBERS Homeowners Insurance covers a broad range, too. Coverage is available for single family homes, condominiums, tenants (renters), seasonal/vacation homes, and boats and motors. You can also insure "scheduled property," such as jewelry and art. Identity theft coverage is available as well. In addition, coverages include:

- Damage to your home and belongings.
- Additional costs incurred following a loss while you're unable to live in your home.
- Losses for which you become legally liable.

## Savings for credit union members.

With the MEMBERS Auto and Home Insurance Program, you may save just for being a credit union member. And you may also qualify for a number of other discounts that could save you hundreds of dollars on insurance.

### Discounts on auto insurance include:

- Multi-car
- Safe driver
- Good student
- Airbags, use of seatbelts
- Anti-theft devices
- Anti-lock brakes

### Discounts on homeowners insurance include:

- New home
- Fire prevention device(s)
- Burglary and fire alarms
- Inflation protection
- Multi-policies

## Reliable service you can feel good about.

- *No-obligation rate quotes by phone* — Simply call toll-free **1-888-380-9287** for a free price

quote. Insurance counselors are available to provide you with professional advice on coverage, rates, discounts, and benefits.

- *Responsive 24-hour-a-day claims service* — You can speak directly with a knowledgeable claims professional easily available via a toll-free number, any day, even on holidays.
- *24-hour emergency roadside assistance anywhere in the U.S. and Canada* — We'll arrange for this free emergency help any time. And, if you have our Towing and Labor coverage, the cost of the towing is covered, subject to your policy limit.
- *Fast, convenient auto insurance appraisals* — You can go to conveniently-located drive-in appraisal centers or have a claims specialist come right to you. Appraisals are usually done within 24 hours
- *Guaranteed auto repairs* — Auto repairs are fully guaranteed through a nationwide network of repair facilities. We will guarantee the workmanship of auto repairs for as long as you own your vehicle, on all repairs made throughout our nationwide network.
- *Guaranteed home repairs* — Home repairs are fully guaranteed for one year through a network of approved contractors.
- *On-the-spot homeowners service* — For your convenience, many structural and personal property claims can be settled right on the spot.

- *Hassle-free replacement of personal items* — A "contents adjuster" assists you with making this part of your claim. Direct shipments of personal items (refrigerators, washers, dryers, etc.) are made right to your residence.
- *Assistance in finding temporary living arrangements* — If you are unable to stay in your home following a loss, we'll help you find a temporary place to live.
- *Easy access to helpful information from insurance counselors* — Have questions about your policy or your changing insurance needs? Just call a toll-free number — exclusively for credit union members — and you'll talk to a knowledgeable service representative who understands credit union members.
- *Convenient payment options* — Premiums can be automatically deducted from your credit union share draft account.
- *Convenient online services* — To make your life easier, we offer complete online policy management — you can request changes to your auto, home, or renters policies, get quotes, purchase new policies, review and pay your bill online, or file a claim all from the convenience of your home, office, or anyplace you're connected.

You could save an average of **\$350.39\*\*** a year on auto insurance!

Complete the simple chart on the next page. Then call toll-free **1-888-380-9287** to see how much you could save.

Looking to also save on homeowners insurance? Call toll-free **1-888-380-9287** today.

