



AUTO

Insurance that  
keeps you moving



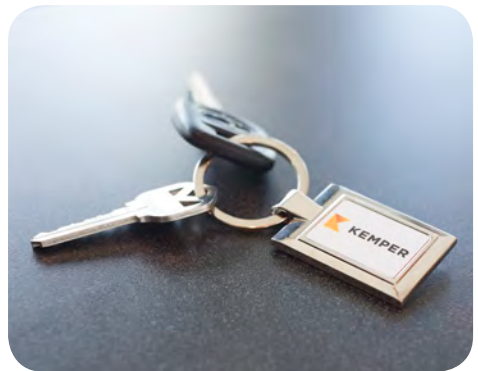
# Insurance in motion—whether you own or lease, we have an auto policy right for you

**We help you make informed decisions. Kemper offers personalized coverage options, competitive rates and responsive service.**

## Your coverage options

**Kemper Total™**—protection in the event your vehicle is significantly damaged due to a covered loss

- Pays the amount necessary to repair the vehicle or pays you the amount necessary to buy a “new vehicle,” which is a vehicle that has not been previously titled or is the latest model year available at the time that is the same make, similar vehicle size and similar body type, whichever is less—most insurers only pay Actual Cash Value (ACV)
- Available for brand-new leased or purchased vehicles
- The maximum amount available for temporary transportation may double in some states
- Auto Loan/Lease is included where available
- While most insurance companies drop this coverage after a year or two, with Kemper, it’s available for at least five years in most states



**Auto Loan/Lease**—protection if your vehicle is declared a *total loss*

- Pays the difference between your vehicle’s ACV and the outstanding amount on your loan or lease if the cost to repair your car exceeds its ACV or if the vehicle is stolen and not recovered

## Roadside Assistance

- Provides emergency roadside services 24/7, up to the coverage limit for each vehicle listed on your policy when you add Towing and Labor coverage. Services include towing, supplies delivery (fuel, oil, water), flat tire removal/replacement, battery jump start and lock-out help

## Parked Auto

- With Parked Auto, if your vehicle is legally parked and unoccupied when it's damaged as a result of a crash, we'll waive your Collision deductible on a covered loss

## Claims service

When you pay for insurance, you're buying a promise that we'll be there when you need us most. Go to [bit.ly/kemperhail](https://bit.ly/kemperhail) or scan this Quick Response (QR) code to the right to see how Kemper lives up to that promise. If you don't have a QR code reader on your smartphone, you can download one at your app store.



## Ways to save

To help keep your costs down, ask your Independent Agent about these discounts:

- Anti-lock Brakes
- Anti-theft Devices
- Away at School
- Driver Training
- Good Student
- Multi-Car
- Package Plus
- Passive Restraint/Airbags
- Senior Operator Defensive Driving Course



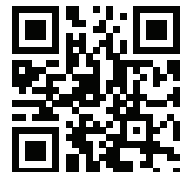
And, once you become a Kemper customer, after a qualifying period, we will not increase your rates for your first accident or conviction for a minor moving violation (stop sign violation, improper lane change, etc.). This Accident Forgiveness loyalty benefit can help to keep your rates down.

## Putting your policies together

Consider a Home policy with Kemper. When you package your policies with us, you not only get a discount, you get additional coverages at no extra charge.

Kemper's Package Plus is better—one deductible, the convenience of one bill, a discount, the assurance that your home, auto and valuables are covered by Kemper, and additional coverage.

To see the Package Plus difference, scan this QR code or go to [bit.ly/kemperpackage](https://bit.ly/kemperpackage).





## We're here for you

- Claims—we will manage your claim and provide you with the highest level of service. Report your claim 24/7 by calling 888.252.2799
- Customer service—your agent is just a phone call away to help you with your policy questions or changes
- Recurring payments—when you register your policy on [kemper.com](http://kemper.com), you can sign up for online bill pay or convenient electronic funds transfer
- Online—pay your bill through your bank site or on [MyCheckFree.com](http://MyCheckFree.com)<sup>SM</sup> with our eBilling option

## A history of strength

Kemper's roots as an insurance carrier go back more than a century. We're one of the leading insurers in the U.S., and our rated<sup>2</sup> underwriting companies share an A- (Excellent) rating by A.M. Best Company, the premier industry rating authority.

We sell our home and auto insurance products through a select group of Independent Agents, as we believe they are best able to offer consumers valuable expertise, guidance and choice.

## Our underwriting companies:

- **Kemper Independence Insurance Company<sup>3</sup>**  
12926 Gran Bay Parkway West, Jacksonville, Florida 32258  
NAIC# 10914; CA COA: 07664  
State of Domicile: Illinois
- **Unitrin Auto and Home Insurance Company<sup>3,4</sup>**  
12926 Gran Bay Parkway West, Jacksonville, Florida 32258  
NAIC# 16063; CA COA: 07738  
State of Domicile: New York
- **Unitrin Preferred Insurance Company**  
12926 Gran Bay Parkway West, Jacksonville, Florida 32258  
NAIC# 25909  
State of Domicile: New York
- **Trinity Universal Insurance Company<sup>3,4</sup>**  
12790 Merit Drive, Suite 400, Dallas, Texas 75251  
NAIC# 19887; CA COA: 3549  
State of Domicile: Texas  
Trinity Universal Insurance Company also reinsures business underwritten by Home State County Mutual Insurance Company, an unaffiliated company and managed by Kemper General Agency, Inc.
- **Valley Property & Casualty Insurance Company<sup>4</sup>**  
4263 Commercial Street, Suite 400, Salem, Oregon 97302  
NAIC# 10698  
State of Domicile: Oregon
- **Unitrin Safeguard Insurance Company**  
400 S. Executive Drive, Suite 200, Brookfield, Wisconsin 53005  
NAIC# 40703  
State of Domicile: Wisconsin

<sup>1</sup>Highest deductible applies.

<sup>2</sup>Alliance United Insurance Company is not rated.

<sup>3</sup>These companies maintain a Certificate of Authority to transact insurance in California. The Certificate of Authority number for each of these companies is listed after "CA COA."

<sup>4</sup>These companies have a Certificate of Authority and are licensed to transact insurance in Washington.

[kemper.com](http://kemper.com)



Note: this material is for general informational purposes only. All statements are subject to the terms, exclusions and conditions of the applicable policy. Check the actual insurance policy for a complete description of all coverage terms and conditions. Products and services referenced herein are not available in all states or in all of our underwriting companies. Coverage is subject to individual policyholders meeting our underwriting qualifications and state availability.