



## CAR INSURANCE



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional group of six property and casualty insurance companies providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has over \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT [ARBELLA.COM](http://ARBELLA.COM).



SWITCH TO ARBELLA AND WHEN WE INSURE BOTH YOUR AUTO AND HOME, YOU COULD SAVE 15% OR MORE.



Why Use an Independent Agent?

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional independent agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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1100 CROWN COLONY DRIVE, P.O. BOX 699103, QUINCY, MA 02269-9103  
1-800-ARBELLA | [ARBELLA.COM](http://ARBELLA.COM)

HERE. FOR GOOD.®

Why trust an automated quote generator to select your car insurance? An independent agent is a trusted advisor who will help you purchase the coverage you need at a price that's right for you.

Here's what you can expect from an Arbella agent:

**KNOWLEDGE**—Congested neighborhoods, extreme traffic conditions and geographical challenges are just a few of the factors that local agents take into consideration when providing you with the right coverage at an affordable price.

**DEPENDABILITY**—Talking with an insurance agent is the beginning of a lasting and valuable relationship. Your agent wants to get to know you and your needs well enough to make informed recommendations about the right coverage and potential discounts.

**PEACE OF MIND**—Getting the right car insurance isn't about the time it takes to click a button on your computer screen; it's about safety and peace of mind—for you and your loved ones. Don't leave your car insurance in the hands of a computer. Talk to an agent today.

## The Basics

- Bodily Injury to Others and Optional Bodily Injury to Others protects you against legal liability for the accidental injury or death of others caused by the operation of your car.
- Comprehensive Coverage offers protection in the event of fire, theft, vandalism or glass breakage.
- Collision offers coverage after an accident, whether or not you are at fault.
- Bodily Injury Caused by Uninsured/Underinsured Auto protects you, anyone you let drive your car, household members and passengers against losses caused by an uninsured, underinsured or unidentified ("hit and run") driver.
- Property Damage pays for damage to another person's property when you, a household member or another authorized driver cause an accident.

## Other Insurance Products

You are unique. Arbella provides you with additional options that are tailored to meet your specific needs. Here are just a few; ask an agent about these and other Arbella car insurance products.

Qualified drivers will enjoy **Arbella's Accident Forgiveness Coverage**, where we'll waive the surcharges on your next accident and continue to waive those charges as long as you purchase the coverage.

The **Arbella Pet Lover's Coverage** provides up to \$500 in veterinary fees in the event of an injury to your cat or dog while in your car during an accident.

Available at no additional charge with qualifying Arbella car insurance policies, the **Arbella Customer Care Package** offers New Vehicle Replacement Coverage, Enhanced Substitute Transportation Coverage, Enhanced Towing and Labor and more.

## Discounts

There are so many ways to save when you have car insurance with Arbella. Do you have more than one car? Is your son or daughter attending college in the fall? Ask an agent how you can start saving money with Arbella's variety of car insurance discounts.

The **Arbella Advantage Discount** rewards new policyholders having one or more additional policies (other than auto). Save 7% in the first year on your new premium, and 3.5% when you renew for a second year.

The **Arbella Student Away Discount** will save you 10% if your son or daughter goes away to an accredited educational institution more than 100 miles away.

Arbella rewards inexperienced drivers who successfully complete an approved simulation program with the 7% **Driver Simulator Discount**. Young drivers who successfully complete an RMV-approved advanced driver training program will save 5% with the **Advanced Driver Training Discount**.

With the **Multi-Car Discount**, Save 5% on your car insurance if you have two or more cars covered with Arbella.

