

# FarmersAlliance

Insuring Rural America Since 1888

Date: March 13, 2017  
To: All Farmers Alliance Agents  
From: Jack Rader, CPCU, ext. 1540  
Chief Marketing Officer  
Subject: **NEW** Roadside Assistance Program - Personal & Commercial Auto

Effective May 1, 2017, we are introducing our NEW Roadside Assistance Program with two "levels" -- BASIC and PLUS. This new coverage can be added to any policy after 5/1/2017, on request. Current policies with Towing & Labor are affected -- see box at right for details. Coverages in the new program are listed in detail on the attached coverage forms -- here's more about the two levels:

### Roadside Assistance BASIC:

- available for Personal Auto (with Part D Coverage for Damage to Your Auto) OR Commercial Auto (with Section III Physical Damage Coverage)
- \$15 per private passenger vehicle, light/medium truck, \$20 per heavy truck
- covers the insured VEHICLE
- services available 24/7, toll-free number provided on special ID card
- replaces prior Towing & Labor Coverage (see box at right)

*See Coverage Form UN 4033 08 16 (Personal) or UN 2040 08 16 (Commercial)*

### Roadside Assistance PLUS:

- available only for Personal Auto
- \$20 per driver (first two drivers), \$10 each additional driver -- all drivers on the policy must be included
- covers the DRIVER, in any eligible\* vehicle
- services available 24/7, toll-free number provided on special ID card

*See Coverage Form UN 4034 08 16*

Our new Roadside Assistance program is provided through Quest, experts in this service area. They will work closely with your customers to deliver the high level of customer service that you, and we, expect. Any questions can still be directed to our Farmers Alliance Claims staff, who will contact appropriate Quest personnel. As a side note, your customers' use of this coverage will have no impact on your agency loss experience with Farmers Alliance.

If you have any questions, please contact me, your Underwriter or Marketing Representative. I hope you're as excited as we are about these great changes for our auto customers.

JR:tr

enc **Roadside Assistance flyer (*we're happy to send you extra copies of this!*)**  
UN 4033 08 16 **Roadside Assistance & Towing Coverage - Personal Auto** endorsement  
UN 2040 08 16 **Roadside Assistance & Towing Coverage - Commercial Auto** endorsement  
UN 4034 08 16 **Roadside Assistance Plus - Personal Auto** endorsement  
PN 1089 09 16 **Policyholder Notice - Roadside Assistance**

\*Eligible vehicles are defined in the attached coverage forms, include private passenger types (even antique, classic, motorhomes), farmers pickups, light, medium & heavy trucks (GVW under 45,000 lbs)

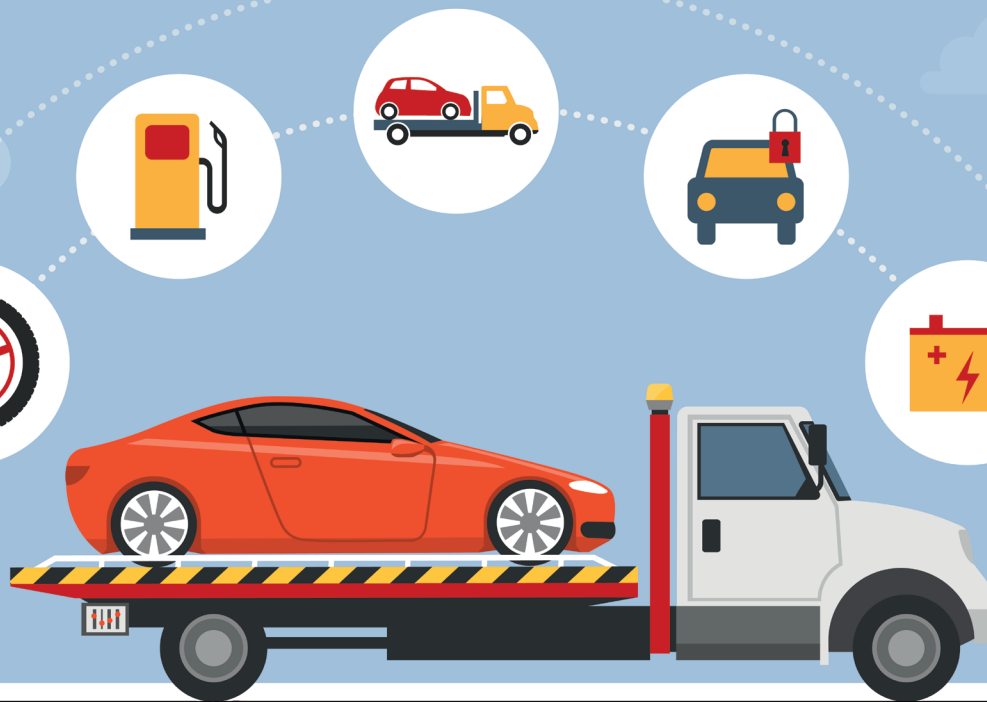
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Farmers Alliance Mutual Insurance Company  
Alliance Indemnity Company • Alliance Insurance Company, Inc.

### Current Policies with Towing & Labor:

Any vehicle that currently has Towing and Labor Coverage will automatically switch to the Roadside Assistance BASIC program at their next renewal beginning 5/1/2017.

Note: new BASIC program does not cover mechanical breakdown while operating a non-owned eligible\* vehicle (rented, borrowed, etc.). Your customer will need Roadside Assistance PLUS for that coverage.

Customers will receive a Policyholder Notice about this change (PN 1089 09 16), attached.



**Farmers Alliance**  
Insuring Rural America Since 1888

## ROADSIDE ASSISTANCE

24 HOUR EMERGENCY SERVICE

CALL US



855.513.5180



### TIRE CHANGES

Will arrange assistance to the place of disablement and replace a flat tire with your inflated spare. Repair or replacement cost of the tire is your responsibility.



### LOCKOUT SERVICE

Will arrange assistance to the place of disablement to unlock the doors of the vehicle or provide assistance if the key is lost or broken. Key replacement cost is your responsibility.



### FUEL / FLUIDS

Will deliver emergency fluids needed to get the vehicle to the nearest service facility (for example, gas, oil and water). Cost of emergency fluids are your responsibility.



### TOWING

A tow will be provided for the vehicle in the event of a disablement. Vehicle to be towed must be within 20 feet of the roadway.



### JUMP START

Will arrange assistance to the place of disablement to jump-start a dead battery. Repair or replacement cost of the battery is your responsibility.



### MECHANICAL AID

Will arrange for minor repairs to restart the vehicle so you can drive to a repair facility (for example, hoses or belts that break or come loose). Cost of the materials to make minor repairs or adjustments is your responsibility.

## PLUS: CONCIERGE SERVICES

available 24 hours a day, 365 days a year

In the event of a disablement, will assist in arranging for alternative transportation, calling your home or office or arranging any other reasonable services to ease the inconvenience of the disablement of the vehicle. Costs associated with any of these services will be your responsibility.

Contact your Farmers Alliance Agent for more information, or with questions.

## ROADSIDE ASSISTANCE AND TOWING COVERAGE PERSONAL AUTO POLICY

### THIS ENDORSEMENT CHANGES THE POLICY: PLEASE READ IT CAREFULLY

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

#### PART D COVERAGE FOR DAMAGE TO YOUR AUTO

The following section is added to **PART D COVERAGE FOR DAMAGE TO YOUR AUTO**:

#### DEFINITIONS

The following words and phrases are defined for **ROADSIDE ASSISTANCE AND TOWING COVERAGE**. They are in quotation marks when used.

“Authorized towing provider” means a preferred (contracted with the “service provider”) facility providing towing services and related roadside assistance.

“Towing provider” means any facility providing towing services and related roadside assistance, other than an “authorized towing provider”.

“Service provider” means a third-party administrator used by our Company to arrange for the services needed for towing and other related roadside assistance as pertains to this coverage.

#### ROADSIDE ASSISTANCE AND TOWING COVERAGE

When Roadside Assistance and Towing Coverage is shown on the Declarations page and a specific premium charge indicates that this coverage is afforded, we will pay for costs associated with roadside assistance and towing each time a vehicle with this coverage is disabled. We will only pay for labor performed at the place of disablement.

**Roadside Assistance and Towing Coverage** includes the following:

1. Towing: A tow will be provided for the vehicle in the event of a disablement. Vehicles needing to be towed that are more than 20 feet from a roadway are not eligible for coverage.
2. Tire Changes: The “service provider” will arrange assistance to the place of disablement and replace a flat tire(s) with your inflated spare. Repair or replacement cost of the tire(s) is/are your responsibility.
3. Emergency Fluid Delivery: The “service provider” will arrange assistance to the place of disablement to deliver normal types of emergency fluids needed to get the vehicle to the nearest service facility. Types of emergency fluids include, but may not be limited to, gas, oil and water. Cost of emergency fluids will be your responsibility.
4. Dead Battery Jump-starts: The “service provider” will arrange assistance to the place of disablement to jump-start a dead battery. Repair or replacement cost of the battery is your responsibility.
5. Lockout Service: The “service provider” will arrange assistance to the place of disablement to unlock the doors of the vehicle or provide assistance if the key is lost or broken. Key(s) replacement cost will be your responsibility.
6. Minor Mechanical Aid: The “service provider” will arrange assistance to make minor roadside repairs or adjustments to restart the vehicle so that you can drive it to a repair facility for permanent repair. Minor roadside repairs or adjustments include, but may not be limited to, hoses or belts that break or come loose. Cost of the materials to make minor repairs or adjustments will be your responsibility.
7. Concierge Services: In the event of a disablement, the “service provider” will assist you in arranging for alternative transportation, calling your home or office or arranging any other reasonable services to ease the inconvenience of the disablement of the vehicle. Costs associated with any of these services will be your responsibility and payable directly to the party providing that service. Costs may include, but are not limited to, added charges to change airline reservations, rental vehicles and hotel/motel reservations. The concierge services include:
  - a. 24-Hour Availability. All Concierge services are available 24 hours a day, 365 days a year.
  - b. Airline Reservations and Ticketing. A “service provider” will arrange, through a travel agent, to make or change airline reservations in case of a delay associated with the vehicles disablement. Tickets will be issued and either delivered to you or left for you at the airport.

- c. Alternative Transportation. A “service provider” will arrange for a rental vehicle, if necessary.
- d. Hotel/Motel Reservations. A “service provider” will arrange overnight accommodations, if you are stranded, at the hotel or motel of his or her choice or change existing reservations as needed due to delays.
- e. Tourist Bureaus. A “service provider” will transfer callers to any nationwide tourist bureau in the area of choice to receive a wide range of information regarding that area.
- f. Nationwide ATM Locator System. A “service provider” will locate the nearest ATM using your specific network system (Star ©, Plus ©, Cirrus ©, etc.).
- g. Personal Assistance. A “service provider” will call your family members to inform them of the delay, call a business associate to cancel a meeting or take care of any other necessary details to help ease the strain of the disablement.

The following is added to the **LIMIT OF LIABILITY** section:

#### **LIMIT OF LIABILITY**

- D. With respect to the coverage provided by **ROADSIDE ASSISTANCE AND TOWING COVERAGE**, the Limit of Liability for Towing is paid according to the following options:
  - 1. If the Insured contacts the “service provider”, then:
    - a. We will pay for all costs associated with a tow to any repair facility within a 15-mile radius of the place of disablement;
    - b. We will pay for all costs associated with a tow to the nearest repair facility in the event it is more than 15 miles from the place of disablement; or
    - c. If you select a repair facility outside of the parameters of **a.** and **b.** above, you are responsible for the cost difference due to towing to the chosen repair facility instead of to the closer one.
  - 2. If you do not use an “authorized towing provider”, then:
    - a. We will reimburse up to \$75 for the costs associated with a tow of the vehicle by a “towing provider”. We will reimburse up to \$150 for the costs associated with a tow of an owned motorhome by a “towing provider”.

#### **PART E – DUTIES AFTER AN ACCIDENT OR LOSS**

Paragraph **E.** is added to this section.

- E. With respect to the coverage provided by **ROADSIDE ASSISTANCE AND TOWING COVERAGE** in the event of a disablement of the vehicle, you must contact the “service provider” at the toll free number provided to you or via smartphone app. However, if the “service provider” is not contacted, you must obtain the original towing invoice and submit it to us for payment up to the limit of liability as stated in this endorsement.

## **ROADSIDE ASSISTANCE AND TOWING COVERAGE BUSINESS AUTO POLICY**

### **THIS ENDORSEMENT CHANGES THE POLICY: PLEASE READ IT CAREFULLY**

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

#### **SECTION III – PHYSICAL DAMAGE COVERAGE**

The following section is added to **SECTION III – PHYSICAL DAMAGE COVERAGE**:

##### **DEFINITIONS**

The following words and phrases are defined for **ROADSIDE ASSISTANCE AND TOWING COVERAGE**. They are in quotation marks when used.

“Eligible vehicle”: Self-propelled vehicles: Private Passenger Types – including Antique Autos and Motorhomes, Farmers Pickups, Light Trucks (10,000 GVW or less), Medium Trucks (10,001 – 20,000 GVW) and Heavy Trucks (20,001 – 45,000 GVW).

“Authorized towing provider” means a preferred (contracted with the “service provider”) facility providing towing services and related roadside assistance.

“Towing provider” means any facility providing towing services and related roadside assistance, other than an “authorized towing provider”.

“Service provider” means a third-party administrator used by our Company to arrange for the services needed for towing and other related roadside assistance as pertains to this coverage.

**SECTION III – PHYSICAL DAMAGE COVERAGE, part A. Coverage, paragraph 2. Towing** is deleted and replaced with the following:

#### **2. ROADSIDE ASSISTANCE AND TOWING COVERAGE**

When Roadside Assistance and Towing Coverage is shown on the Declarations page for an “eligible vehicle”, we will pay for costs associated with roadside assistance and towing each time your “eligible vehicle” is disabled. We will only pay for labor performed at the place of disablement.

**Roadside Assistance and Towing Coverage** includes the following:

1. Towing: A tow will be provided for your “eligible vehicle” in the event of a vehicle disablement. An “eligible vehicle” needing to be towed that is more than 20 feet from a roadway is not eligible for coverage.
2. Tire Changes: The “service provider” will arrange assistance to the place of disablement and replace a flat tire(s) with your inflated spare. Repair or replacement cost of the tire(s) is/are your responsibility.
3. Emergency Fluid Delivery: The “service provider” will arrange assistance to the place of disablement to deliver normal types of emergency fluids needed to get the vehicle to the nearest service facility. Types of emergency fluids include, but may not be limited to, gas, oil and water. Cost of emergency fluids will be your responsibility.
4. Dead Battery Jump-starts: The “service provider” will arrange assistance to the place of disablement to jump-start a dead battery. Repair or replacement cost of the battery is your responsibility.
5. Lockout Service: The “service provider” will arrange assistance to the place of disablement to unlock the doors of the vehicle or provide assistance if the key is lost or broken. Key(s) replacement cost will be your responsibility.
6. Minor Mechanical Aid: The “service provider” will arrange assistance to make minor roadside repairs or adjustments to restart your “eligible vehicle” so that you can drive it to a repair facility for permanent repair. Minor roadside repairs or adjustments include, but may not be limited to, hoses or belts that break or come loose. Cost of the materials to make minor repairs or adjustments will be your responsibility.
7. Concierge Services: In the event of a disablement, the “service provider” will assist you in arranging for alternative transportation, calling your home or office or arranging any other reasonable services to ease the inconvenience of the

disablement of the “eligible vehicle”. Costs associated with any of these services will be your responsibility and payable directly to the party providing that service. Costs may include, but are not limited to, added charges to change airline reservations, rental vehicles and hotel/motel reservations. The concierge services include:

- a. 24-Hour Availability. All Concierge services are available 24 hours a day, 365 days a year.
- b. Airline Reservations and Ticketing. A “service provider” will arrange, through a travel agent, to make or change airline reservations in case of a delay associated with the disablement of the “eligible vehicle”. Tickets will be issued and either delivered to you or left for you at the airport.
- c. Alternative Transportation. A “service provider” will arrange for a rental vehicle, if necessary.
- d. Hotel/Motel Reservations: A “service provider” will arrange overnight accommodations, if you are stranded, at the hotel or motel of his or her choice or change existing reservations as needed due to delays.
- e. Tourist Bureaus. A “service provider” will transfer callers to any nationwide tourist bureau in the area of choice to receive a wide range of information regarding that area.
- f. Nationwide ATM Locator System. A “service provider” will locate the nearest ATM using your specific network system (Star ©, Plus ©, Cirrus ©, etc.).
- g. Personal Assistance. A “service provider” will call your family members to inform them of the delay, call a business associate to cancel a meeting or take care of any other necessary details to help ease the strain of the disablement of the “eligible vehicle”.

The following is added to **SECTION III – PHYSICAL DAMAGE COVERAGE**, part **C. LIMITS OF INSURANCE**:

3. With respect to the coverage provided by **ROADSIDE ASSISTANCE AND TOWING COVERAGE**, the Limit of Insurance for Towing is paid according to the following options:
  1. If the Insured contacts the “service provider”, then:
    - a. We will pay for all costs associated with a tow to any repair facility within a 15-mile radius of the place of disablement;
    - b. We will pay for all costs associated with a tow to the nearest repair facility in the event it is more than 15 miles from the place of disablement; or
    - c. If you select a repair facility outside of the parameters of **a.** and **b.** above, you are responsible for the cost difference due to towing to the chosen repair facility instead of to the closer one.
  2. If you do not use an “authorized towing provider”, then:
    - a. We will reimburse up to \$75 for the costs associated with a tow of the “eligible vehicle” by a “towing provider”: Private Passenger Types – including Antique Autos and Motorhomes, Farmers Pickups, Light Trucks (10,000 GVW or less), Medium Trucks (10,001 – 20,000 GVW).
    - b. We will reimburse up to \$250 for the costs associated with a tow of a Heavy Truck (20,001 – 45,000 GVW) by a “towing provider”.

## **PART E – DUTIES AFTER AN ACCIDENT OR LOSS**

Paragraph **E.** is added to this section.

- E.** With respect to the coverage provided by **ROADSIDE ASSISTANCE AND TOWING COVERAGE** in the event of a disablement of your “eligible vehicle”, you must contact the “service provider” at the toll free number provided to you or via smartphone app. However, if the “service provider” is not contacted, you must obtain the original towing invoice and submit it to us for payment up to the limit of liability as stated in this endorsement.

UN 4034 08 16  
**ROADSIDE ASSISTANCE PLUS  
PERSONAL AUTO POLICY**

**THIS ENDORSEMENT CHANGES THE POLICY: PLEASE READ IT CAREFULLY**

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

**PART D COVERAGE FOR DAMAGE TO YOUR AUTO**

The following section is added to **PART D COVERAGE FOR DAMAGE TO YOUR AUTO**:

**DEFINITIONS**

The following words and phrases are defined for **ROADSIDE ASSISTANCE PLUS**. They are in quotation marks when used.

“Eligible vehicle” means an owned or non-owned self-propelled vehicle eligible for coverage on a Personal Auto Policy. This includes a private passenger vehicle, pickup, van or motorhome. All-terrain vehicles, dune buggies, golf carts, mini-bikes, motorcycles, snowmobiles, trail-bikes, off-road vehicles and other similar vehicle types primarily designed for use off public roads are not covered whether insured on a personal auto policy or not.

“Authorized towing provider” means a preferred (contracted with the “service provider”) facility providing towing services and related roadside assistance.

“Towing provider” means any facility providing towing services and related roadside assistance, other than an “authorized towing provider”.

“Service provider” means a third-party administrator used by our Company to arrange for the services needed for towing and other related roadside assistance as pertains to this coverage.

**ROADSIDE ASSISTANCE PLUS**

When Roadside Assistance Plus is attached to this policy, we will pay for costs associated with roadside assistance and towing as follows:

All drivers listed on this policy will be covered if they are operating, or are a passenger in, an “eligible vehicle” that becomes disabled. We will pay for costs associated with roadside assistance and towing each time your “eligible vehicle” is disabled. We will only pay for labor performed at the place of disablement.

**Roadside Assistance Plus** includes the following:

1. Towing: A tow will be provided for an “eligible vehicle” in the event of a vehicle disablement. An “eligible vehicle” needing to be towed that is more than 20 feet from a roadway is not eligible for coverage.
2. Tire Changes: The “service provider” will arrange assistance to the place of disablement and replace a flat tire(s) with your inflated spare. Repair or replacement cost of the tire(s) is/are your responsibility.
3. Emergency Fluid Delivery: The “service provider” will arrange assistance to the place of disablement to deliver normal types of emergency fluids needed to get the vehicle to the nearest service facility. Types of emergency fluids include, but may not be limited to, gas, oil and water. Cost of emergency fluids will be your responsibility.
4. Dead Battery Jump-starts: The “service provider” will arrange assistance to the place of disablement to jump-start a dead battery. Repair or replacement cost of the battery is your responsibility.
5. Lockout Service: The “service provider” will arrange assistance to the place of disablement to unlock the doors of the vehicle or provide assistance if the key is lost or broken. Key(s) replacement cost will be your responsibility.
6. Minor Mechanical Aid: The “service provider” will arrange assistance to make minor roadside repairs or adjustments to restart an “eligible vehicle” so that you can drive it to a repair facility for permanent repair. Minor roadside repairs or adjustments include, but may not be limited to, hoses or belts that break or come loose. Cost of the materials to make minor repairs or adjustments will be your responsibility.

7. Concierge Services: In the event of a disablement, the “service provider” will assist you in arranging for alternative transportation, calling your home or office or arranging any other reasonable services to ease the inconvenience of the disablement of the “eligible vehicle”. Costs associated with any of these services will be your responsibility and payable directly to the party providing that service. Costs may include, but are not limited to, added charges to change airline reservations, rental vehicles and hotel/motel reservations. The concierge services include:
- a. 24-Hour Availability. All Concierge services are available 24 hours a day, 365 days a year.
  - b. Airline Reservations and Ticketing. A “service provider” will arrange, through a travel agent, to make or change airline reservations in case of a delay associated with the disablement of the “eligible vehicle”. Tickets will be issued and either delivered to you or left for you at the airport.
  - c. Alternative Transportation. A “service provider” will arrange for a rental vehicle, if necessary.
  - d. Hotel/Motel Reservations. A “service provider” will arrange overnight accommodations, if you are stranded, at the hotel or motel of his or her choice or change existing reservations as needed due to delays.
  - e. Tourist Bureaus. A “service provider” will transfer callers to any nationwide tourist bureau in the area of choice to receive a wide range of information regarding that area.
  - f. Nationwide ATM Locator System. A “service provider” will locate the nearest ATM using your specific network system (Star ©, Plus ©, Cirrus ©, etc.).
  - g. Personal Assistance. A “service provider” will call your family members to inform them of the delay, call a business associate to cancel a meeting or take care of any other necessary details to help ease the strain of the disablement of the “eligible vehicle”.

The following is added to the **LIMIT OF LIABILITY** section:

- D. With respect to the coverage provided by **ROADSIDE ASSISTANCE PLUS**, the Limit of Liability for Towing is paid according to the following options:
1. If the Insured contacts the “service provider”, then:
    - a. We will pay for all costs associated with a tow to any repair facility within a 15-mile radius of the place of disablement;
    - b. We will pay for all costs associated with a tow to the nearest repair facility in the event it is more than 15 miles from the place of disablement; or
    - c. If you select a repair facility outside of the parameters of **a.** and **b.** above, you are responsible for the cost difference due to towing to the chosen repair facility instead of to the closer one.
  2. If you do not use an “authorized towing provider”, then:
    - a. We will reimburse up to \$75 for the costs associated with a tow of an “eligible vehicle” by a “towing provider”. We will reimburse up to \$150 for the costs associated with a tow of an owned motorhome by a “towing provider”.

## **PART E – DUTIES AFTER AN ACCIDENT OR LOSS**

Paragraph **E.** is added to this section.

- E.** With respect to the coverage provided by **ROADSIDE ASSISTANCE PLUS** in the event of a disablement of an “eligible vehicle”, you must contact the “service provider” at the toll free number provided to you or via smartphone app. However, if the “service provider” is not contacted, you must obtain the original towing invoice and submit it to us for payment up to the limit of liability as stated in this endorsement.



PN 1089 09 16

**IMPORTANT COVERAGE NOTICE**  
**NEW COVERAGE – ROADSIDE ASSISTANCE**

We are pleased to announce that effective with your renewal, Roadside Assistance is now included on your policy. You are receiving this notice because one or more of the vehicles on this policy previously had towing and labor coverage. With this renewal of the policy, towing and labor coverage is being replaced with Roadside Assistance.

With this new coverage you will receive a variety of services in the event that one of your covered vehicles has a mechanical breakdown on the road. In addition to towing, the following roadside services are available in the event of a breakdown of a covered vehicle: tire changes, emergency fluid delivery, jump starts, lockout service and minor mechanical aid. Representatives are available 24/7 each day of the year. In the event of a breakdown, a representative will not only get needed services to help you get back on the road, they will also help you modify any travel arrangements if the breakdown changes your travel plans. For example, a representative can assist in changing airline reservations, hotel reservations and will even help you get a rental car if necessary. Expenses involved in making these changes or the cost of the rental car are not covered.

With this change, there is one reduction in coverage from your previous towing and labor endorsement. With Roadside Assistance there will no longer be coverage for a mechanical breakdown while operating a non-owned vehicle (rental car, friend's car, etc.). While this is a rare event, if this is something that you want to have included in the Roadside Assistance plan, just contact your Independent Agent. We are offering another option – Roadside Assistance Plus – that will include coverage for events that occur in any private passenger type vehicle or motorhome that you are driving or are riding in as a passenger. If this coverage is important to you we will be happy to switch you to this more comprehensive coverage.

If you have any questions about this new coverage or wish to add the coverage to more vehicles or to switch to Roadside Assistance Plus, please contact your Independent Agent.