

More support

With car insurance you can trust.

The Lawrence Family
Clients since 2021



Experience more.™

Do I need car insurance?

Yes, but the requirements vary by state. Most states require:

Liability coverage — If you injure someone, or hit a car or other property while you're driving, liability coverage pays for the damages (property damage liability) or medical bills (bodily injury liability) from that accident. This coverage also helps cover lawsuit expenses.

Medical payments coverage or Personal Injury Protection (PIP) — These coverages help pay if you or your passengers are injured in an accident. PIP is required in certain states and covers injuries no matter who caused the accident. Your representative can help you understand what is required in your state.

Uninsured motorist coverage — This protects you if your car is damaged and/or you are hurt in an accident caused by someone with no car insurance.

Underinsured motorist coverage — Similar to uninsured motorist coverage, this protects you if your car is damaged and/or you are hurt in an accident caused by someone with too little car insurance.

What's the average cost?

There's no set price for car insurance. Some factors that affect your price are:

Your car — What it costs, how expensive it is to repair, and how likely it is to be stolen.

Your driving history — Traffic violations increase your cost while a clean driving history will result in lower cost.

How many and what types of claims you've had in the past — In general, the number of claims you've had in the past will impact your cost. Fewer claims usually mean lower insurance costs.

How much of the financial risk you assume (your deductible) — If you prefer a lower premium payment, choose a higher deductible amount to pay if you file a claim. If you'd rather pay a lower deductible, the cost of your premium will be higher.

How much coverage you select — Such as the limits you select for liability and medical coverage. Higher coverage limits will increase the cost of your premium.

The Parker Family
Clients since 2009



Your coverage options

You need the right coverage for your needs. That's why we offer more than just standard coverage. We also offer plenty of optional coverages you can select to get the car insurance that's right for you.

Standard coverage

This coverage includes:

- Collision coverage if you're involved in an accident.
- Comprehensive coverage if your car is stolen, vandalized or otherwise damaged when you aren't driving.
- Bodily Injury Liability in the event you hurt someone in an accident.
- Property Damage Liability if you damage someone's property with your car.
- Medical Payments or Personal Injury Protection if your passengers have medical bills after an accident.
- Uninsured/Underinsured Motorist Coverage if you're in an accident with a driver who has too little (or no) car insurance.

Your deductible options vary by state and range from \$100-\$5,000¹.

Additional coverage options

These add-ons cost a little extra, but they help you build customized coverage based on your needs.

The Keeper[®]— This coverage helps protect your investment in a new car purchase. If your new car suffers severe damage in a covered accident, most insurance companies will only pay you the current market value of your car. COUNTRY will pay you for a brand-new car, same make and model as long as the cost of the damages exceeds the new car pricing.² There are some other guidelines, and as usual, you would still need to pay your deductible. Ask your insurance agent about The Keeper for full details on how this coverage works.

Roadside assistance coverage— This helps if you're stranded on the side of the road, or you lock your keys in the car. You'll be reimbursed up to \$100 total for towing, delivery of fuel, repair parts and labor charges.

Car rental and trip interruption coverage — This helps if you have an accident away from home. Get reimbursed up to \$800 for a rental car if you have a claim. If you have an accident more than 100 miles from home, this coverage also applies to travel expenses like transportation, lodging and meals. These expense limits are different for each state, so ask your agent what this coverage looks like where you live.

Safety glass coverage — This helps if your windshield, car windows or headlight covers need repair. If you have this additional insurance, you don't have to pay your Comprehensive coverage deductible.

Personal effects coverage — This protects you if things like your phone or laptop are stolen from your car. Just remember, the limit is \$800.

The right coverage at the right price

Get the protection you need at an even better price with our wide variety of discounts³.

Loyalty discounts

Multi-policy discount

You could qualify for a discount if you also have a home insurance policy with us. Talk to your agent or rep for a full list.

Multi-car discount

Insure two or more cars with us and you'll save.

Legacy discount

When parents qualify for a multi-car and multi-policy discount, unmarried drivers in the family under age 25 who have moved out of the house may also be eligible for a discount.

Safety discounts

COUNTRY Financial DriverIQ discount⁴

Control your savings with DriverIQ. Save 10% upon enrollment, and earn a discount up to 25% at renewal, based on driving performance.

Simply Drive[®] discount

Newly licensed teen drivers may qualify for a discount by completing the Simply Drive course.

Defensive driver discount

Complete a state-approved motor vehicle defensive driving course, and you may be eligible for a discount.

Driver discounts

Engaged couple discount

Is your "Save the Date" sometime in the next year? Insure all your cars with us, and you may qualify for this discount (must be between ages 21-29).

Occupation discount

Full-time K-12 teachers, firefighters, police officers, EMTs and paramedics may be eligible for a discount.

Good driver discount

Go three years with no accidents or traffic tickets, and you may qualify for this discount.

Good student discount

Full time high school and college students with at least a B grade average may be eligible for a discount.

Other discounts

Advanced quote discount

Get a quote from COUNTRY Financial before your current policy expires and you could lower your bill.



The Esposito Family
Clients since 1992

The right car insurance goes a long way

So you can worry less. If you have an accident or your car is damaged or stolen, your car insurance protects you from having to pay out of pocket for the repairs. You can read all the details in your policy but know that having the right car insurance is an essential way to protect your (and your family's) financial future.

How car insurance protects you

Since most states require a minimum level of auto coverage, you need to decide how much protection you need beyond what your state requires. When you buy car insurance, the company needs to know about your car, driving habits and history. This makes up your policy, a document that outlines what your insurance company agrees to protect, based on what you choose.

If you get into an accident, or your car is damaged or stolen, you file a claim with your insurance company. If the claim is covered, your insurance company will pay for the damage or loss, minus your deductible. Your deductible is the amount of money you are responsible for on your own before your insurance kicks in.

How much is my deductible?

It's entirely up to you. If you choose a low deductible, you're taking on less risk, so your bill (premium) will be higher. A higher deductible means more risk for you, but your bill would be a little lower.



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Auto insurance policies are issued by COUNTRY Mutual Insurance Company¹, COUNTRY Preferred Insurance Company² and COUNTRY Casualty Insurance Company³.

This brochure describes the highlights of the auto insurance policy issued by COUNTRY Mutual Insurance Company¹, COUNTRY Preferred Insurance Company², or COUNTRY Casualty Insurance Company³, Bloomington, IL. It is not a contract or statement of coverage. Policy conditions and exclusions may apply.

¹To learn more about these conditions and exclusions, contact your COUNTRY Financial representative.

²Coverages and availability vary by state; special limits and deductions apply.

³Discounts and availability vary by state. Discounts apply to bodily injury, property damage, medical payments, personal injury protection, comprehensive, and collision coverages.

⁴The DriverIQ discount applies to specific coverages and not total premium.

For a complete description of all coverages, options, exclusions, and limitations, please refer to the policy.