



THE  
CONCORD GROUP  
INSURANCE COMPANIES

PACE

# PACE



Concord Group Insurance's PACE package provides extra coverage for your car at no extra cost.

Your car is a vital part of your everyday life. You and your family rely on it to take you where you need to go. Should a car accident occur, you want to be sure that your insurance coverage not only protects you from liability, but will also help you get back on the road quickly.

Concord Group Insurance offers its policyholders a unique package that provides extra automobile coverage at no extra cost. When our **Personal Auto Coverage Enhancements (PACE)** package is added to your policy, you automatically receive expanded protection from liability associated with accidents or breakdowns. We also provide liability protection if someone accidentally gets hurt in the car or if you unintentionally injure someone while operating the car.

## The Extra Protection of PACE

These enhancements are automatically added to your policy at no cost, and provide valuable coverage for liabilities associated with:

- Accidents involving a new car
- Accidents that occur 100 miles away from home
- Unused medical coverage in the event of a fatality from a car accident
- Lost earnings for time spent in court regarding a car accident

Concord Group Insurance is committed to providing you and your family with the best protection and fast, courteous claim service.

To find out more, contact your local professional independent insurance agent or Concord Group Insurance at 800-852-3380 or on the web, [www.concordgroupinsurance.com](http://www.concordgroupinsurance.com).



Concord Group Insurance's PACE provides these benefits:

### Expanded Loss Settlement

If your new car (whether purchased or leased new, and unused and owned 12 months or less) is damaged in an accident, we will settle the loss with the lesser of the following:

- Repair without depreciation
- Replacement with a new car of the same model year or newer
- Payment of up to the manufacturer's suggested retail price
- Payment of 120% of the actual cash value of the car at the time of the accident

**Coverage for Newly Acquired Automobiles:** Extended time to report new and replacement cars

**Emergency Lodging and Meals:** Reimbursement of up to \$200 per day (\$500 maximum) for lodging and meals if you're involved in a covered loss more than 100 miles from home

**Medical Payments Supplement:** In the event you or a family member dies from an accident involving your car, we will pay the unused portion of your medical payments coverage

**Supplementary Payments:** Payment of up to \$250 per day for lost earnings if you are required to attend a hearing or appear in court at our request

**Original Equipment Manufacturer Parts Guarantee:** For vehicles 5 years of age or less

**"Other than Collision" Deductible Waiver:** When covered glass loss is deemed repairable

**Rental Car Loss of Use:** When a rental vehicle is removed from service following a covered loss

This is only a summary. See your policy contract for detailed coverages.