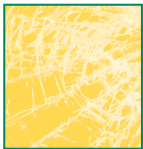




THE
CONCORD GROUP
INSURANCE COMPANIES

PACE+

PACE+



Valuable protection for greater peace of mind with Concord Group Insurance's PACE+

You appreciate value. That's why you understand having the right amount of insurance is a smart investment. PACE + is designed for you.

Our PACE+ (Personal Auto Coverage Enhancements +) package provides added benefits, such as new car replacement in the first 24 months of ownership, full glass coverage with no deductible and a waiver of collision deductible to reward your loyalty to us and your accident-free driving record.

For full details on our car insurance coverage and PACE+, contact your local professional independent insurance agent or Concord Group Insurance at **800-852-3380** or on the web, www.concordgroupinsurance.com.

Why insure your car with Concord Group Insurance?

- We are continually working to develop programs that meet our policyholders' needs and help them save money.
- You receive the protection you need, at the right level of coverage, at the lowest possible cost.
- You receive fast, courteous claim service from professionals who live and work in your area.



PACE+ provides these benefits:

Glass Waiver: In the event of a covered window glass loss.

Disappearing Collision Deductible - NH & VT: \$100 of the "collision" deductible (up to \$500) is waived for each preceding accident-free year that you are insured by The Concord Group.

Deductible Rewards - ME: \$100 of the "collision" deductible (up to \$500) is waived for each preceding accident-free year you are insured by The Concord Group.

Air Bag Replacement: For accidental deployment.

Emergency Lodging & Meals: Reimbursement up to \$300 per day (\$1,000 maximum) for lodging and meals if you're involved in a covered loss more than 100 miles from home.

Expanded Loss Settlement: If your new car (owned 24 months or less) is damaged in an accident, the settlement will be the lesser of the following:

- Repair without depreciation;
- Replacement with a new car of the same model year or newer;
- Payment 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.

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