

Auto Insurance

Good Drivers are Responsible Drivers.

Auto insurance premiums are based on a large number of factors, some of which you can control, and some of which, alas, are incontrovertible facts of life. While you can't change your age and some other factors, there are things that you can do to keep insurance premiums as low as possible. We can show you the way.

Having proper Auto Insurance ensures your independence behind the wheel. From accidents and injuries to hit-and-runs and theft, it's important to keep your car insured so you're prepared when accidents do happen.



At eSummers Insurance Agency, we combine premium Auto Insurance with personalized service to give you the best coverage possible. Our insurance specialists will work with you one-on-one to find a policy that keeps you and your drivers protected at all costs – for peace-of-mind 33driving assurance.

As your trusted source for car insurance, eSummers Insurance Agency offers a variety of coverage and additional protection options, such as:

- Liability Coverage
- Comprehensive Coverage
- Collision Coverage
- Uninsured & Underinsured Motorist Coverage
- Diminishing Deductible
- Accident Forgiveness
- Minor Violation Forgiveness
- Roadside Assistance
- Specialty Auto Insurance
- 24-Hour Customer Service
- Towing
- Rental Reimbursement
- Personal Injury Protection (PIP)
- Mexican Auto Insurance
- Medical Payments Coverage

Why Auto Insurance?

If you're involved in an accident without car insurance, you're looking at high out-of-pocket costs, injury liability – even serious legal issues.

Keeping your vehicle insured is simply the responsible thing to do, and it's an essential financial decision that you can't drive without. Auto Insurance helps to reduce or cover property damage costs, replacement parts for your car as the result of an accident, medical expenses from injuries, road-side assistance, and much more. Since policies vary with protection options, it's important to talk to a specialist at eSummers Insurance Agency to create a policy that insures your needs.

We provide car insurance to drivers near San Diego, Ventura, Temecula, Aguanga, Coachella Valley, and Felton.

Our Auto Insurance Coverage Options Include:

Liability Coverage

Ensure that you are insured

If an accident happens, having the right amount of insurance can benefit you personally, financially, and legally. With Liability Coverage, you can be insured if you're held responsible for a car accident by having any medical payments for injuries sustained to drivers, passengers, and pedestrians, as well as bills for property damage covered.

If you become legally liable as a result of a collision, liability also helps to pay for legal defense costs if you get sued.

Components of liability

There are two main components to Auto Liability: Bodily Injury and Property Damage liability.

- **Bodily Injury Liability** helps pay for the costs associated with another person's injuries, including medical expenses, loss of income and pain and suffering.
- Property Damage Liability takes care of any expenses that arise from damage caused by you to another driver's vehicle or property.

If you're involved in a serious auto accident, Liability Coverage can benefit you by providing critical protection against the loss of your home, savings, and income. Not only is having liability a good idea, but most states require that drivers have it in order to be legal on the road.

It's important to have enough insurance to keep all of your assets protected and not all auto policies are the same. Contact a representative with eSummers Insurance Agency today for more information about what Liability Coverage can do for you.

Comprehensive Coverage

Security on and off the road

Your Auto Insurance policy already gives you peace of mind behind the wheel. But more than just accidents happen, and with the right policy from eSummers Insurance Agency, you can make sure that the security of your automobile doesn't stop the moment you pull into the driveway. Comprehensive Coverage insures your vehicle and equipment against damage and expenses that result from something other than a collision.

At eSummers Insurance Agency, we know that life is full of surprises, and with Comprehensive Coverage you can be prepared for all of them. Our team of asset protection specialists can prepare a plan that works for you with a variety of impressive features to insure your car against damages or loss resulting from:

- **Theft or Larceny**
- **Vandalism and Glass Breakage**
- **Fire Damage**
- **Hail, Water, or Flood Damage**
- **Hitting a Deer or Other Animal**
- **Damage from Falling or Flying Objects**

Other non-collision related services

In addition to Comprehensive, eSummers Insurance Agency also can offer other non-collision oriented services for you and your car, like Roadside Assistance and Diminishing Deductible.

- **Roadside Assistance provides you with advantages like lockout assistance, jump starts, and towing up to 15 miles – all in one convenient package.**

- **Diminishing Deductible commends you for being an accident and violation-free driver with an annual credit reward towards your collision deductible.**

Collision Coverage

Bumper-to-bumper protection for your auto

For most drivers, a car is more than just a means of transportation - it's an investment. And if you're involved in an accident, you'll want to ensure that your investment is protected. With Collision Coverage from eSummers Insurance Agency, you can have damage to your car insured under your policy – whether the damage is a result of an accident with another vehicle or object.

How Much Collision Coverage is Needed?

Different drivers require different coverage options for their Auto Insurance policies. Determining the right amount of Collision Coverage depends on factors like the age and year of your car, as well as your financial situation. An insurance specialist from eSummers Insurance Agency can help you find an insurance option that best fits your budget.

In addition to protecting you and your car from collisions, we offer benefits that range from rewards and incentives to extended coverage. Our enhancements include: Diminishing Deductible, GAP Coverage, and Accident Forgiveness for better assurance.

- **Diminishing Deductible rewards you with credit towards your collision deductible simply for being an accident and violation-free driver.**
- **GAP Coverage picks up the difference when a settlement from an accident is less than the actual amount you owe on your vehicle loan.**
- **Accident Forgiveness ensures that your rates won't increase because of a single accident.**

Contact eSummers Insurance Agency today to see if you qualify for, or want to learn more about Auto Insurance enhancements that can help save you money.

Uninsured & underinsured motorist coverage

Not every driver is a responsible driver

As a safe driver, obeying street signs, speed limits, and always using your turn signals is simply part of the routine. And if you're ever involved in an accident, your insurance policy typically keeps you protected.

Unfortunately, there are those on the road who don't share the same safety precautions as you, and if you're involved in an accident with a motorist without the right coverage, you may have to take care of any medical payments, damages, or any other expenses with money from your own pocket.

It's important to be prepared for everything

Uninsured/Underinsured Motorist Coverage gives you the assurance you need knowing that your medical expenses will be covered. In cases where the driver at fault does not have adequate liability to pay for your injuries and damages, you'll be compensated for the amount in which you are legally entitled to – in regards to you, your passengers, and your vehicle. Uninsured/Underinsured Motorist Protection may also take care of property damage in some states.

Since Uninsured/Underinsured Motorist Coverage is a separate purchase from your typical Auto Insurance policy, it's important to contact eSummers Insurance Agency to find out how you can be prepared for any situation on the road.

Roadside Assistance

Help on the go

On the road, anything can happen. From flat tires to breakdowns, it's best to be prepared for it all. At eSummers Insurance Agency, we're proud to offer the following packages of Roadside Assistance* coverage through Allied Insurance's trusted "Sign and Drive" service:

- **Basic Package.** This package includes towing up to 15 miles, fuel delivery, lockout, jump starts, flat tires, and membership discounts.
- **Plus Package.** This includes everything in the Basic Package, plus towing up to 100 miles, trip interruption coverage, turn-by-turn directions, pre-trip map routing, and emergency messages.

With Roadside Assistance, you'll never be alone behind the wheel. Contact eSummers Insurance Agency today to find out how you can get signed up.

Services apply while driving any vehicle with any occupant from an Allied household (insureds and in-home relatives).

**Roadside Assistance coverages and availability vary from state to state. Please contact a representative at eSummers Insurance Agency for full details.*

Specialty Auto Insurance

It is more than just a hobby.

Whether it's an antique, a collectible, or your own custom-built roadster, your Specialty Auto is a labor of love. If you're like most enthusiasts, you've poured many hours of time and effort into making your auto something unique and special. At eSummers Insurance Agency, we realize that when you're cruising down the strip, speeding across the track, or making heads turn at a show, the last thing you'll want to worry about is whether you have the right insurance.

We believe that your specialty car is not only a major investment, but also an extension of you. And a vehicle as unique as its driver requires more than a standard insurance policy. That's why we're proud to offer a variety of specialized coverage options for the following vehicles:

- **Collectibles**
- **Antique and Classic Cars**
- **Hot Rods**
- **Custom-Built Cars**
- **Show Cars**
- **Race Cars**

With options and choices ranging from agreed value coverage to spare parts coverage, eSummers Insurance Agency can provide you with the tools you need to insure your timeless automobile. We even offer multi-vehicle discounts for the avid collector.

Whatever your situation, you can rest assured knowing that your Specialty Auto is protected with eSummers Insurance Agency.

24-Hour Customer Service

Round-the-clock service for your convenience

At eSummers Insurance Agency, we strive for quality service with your convenience in mind. By offering 24/7/365 support, we're here to serve you – when you need us most. Since accidents and non-collision oriented situations can fall outside of normal business hours, we've partnered with Allied Insurance's On Your Side® service center to provide you with extended hours in case you need assistance.

For claims, accidents, billing information, and more, you can contact an Allied representative 24 hours a day, seven days a week at 800-282-1446.

Towing

Help when you need it most

Your car gives you the freedom to take on the open road. Whether you're enjoying the scenic countryside or driving to your favorite vacation spot, your adventures can be more enjoyable knowing that help is right around the corner with the convenience of Towing services.

In the event of an unexpected breakdown, the last place you'll want to be is stranded on the side of the road, or stuck with costly towing fees. By adding optional Towing coverage from eSummers Insurance Agency to your Auto Insurance policy, you'll get the peace of mind knowing that no matter where your journeys take you, you'll never be alone.

In addition to our Towing coverage, eSummers Insurance Agency also offers Roadside Assistance packages that include valuable extras like fuel delivery, turn-by-turn directions, jump starts, flat tire repair, and more. Contact a representative with eSummers Insurance Agency today for more information.

Rental Reimbursement

Get back on the road faster

We understand that your days are busy, and between work and your family, not having a car is typically out of the equation. If your vehicle is left out of commission after an accident or theft, eSummers Insurance Agency offers Rental Reimbursement services so that you won't miss a beat.

Rental Reimbursement is an optional coverage option that provides for the expense of renting a substitute vehicle while yours is being repaired or replaced. Since benefits and details vary by insurance policy, it's important to speak with an insurance specialist from eSummers Insurance Agency to make sure you know what's covered and to see if you qualify for this additional service.

Personal Injury Protection (PIP)

Coverage that helps you recover

At eSummers Insurance Agency, we know that the safety and well-being of you and your family is important, both on and off the road. Since auto accidents can involve more than just damage to your car, we're here to help prepare you for insuring any injuries to you or a family member as a result of an auto accident.

With Personal Injury Coverage from eSummers Insurance Agency, you'll have a policy that helps pay for the treatment of you and your family members should someone get injured as a passenger or pedestrian. PIP extends to cover expenses beyond medical bills, such as loss of wages or services, and in some cases, funeral costs. Personal Injury also can extend to take care of your passengers' bills.

Don't let the cost of medical expenses be a burden. Get your family treated and on the road to recovery with Personal Injury Coverage from eSummers Insurance Agency.

Medical Payments Coverage

You can't put a price on safety

When it comes to the safety and security of you and your family, nothing should be left to chance. If you or your loved ones get involved in a car accident, your number one priority should be to make sure everyone receives the care and treatment they need – at a cost that keeps your finances and savings intact.

Being insured with an auto policy that includes covering Medical Payments ensures that most medical expenses will be taken care of if you or a family member is injured in an auto accident as either a passenger in the car, or as a pedestrian struck by an auto. This coverage applies the same regardless of who is at fault and extends to the policyholder's family members, as well as any passengers in the vehicle.

The rising cost of healthcare has made paying out of pocket for major medical expenses extremely difficult. If you worry about not being able to take care of your family in the event of an accident, keep in mind that with the right Auto Insurance policy, you won't have to anymore.

Contact eSummers Insurance Agency today to learn about how the right coverage can keep those you care about most protected.

Get a Quote – please contact us at quote@esummersinsurance.com

For all your insurance needs! No need to be hassled, leave the home, or pay more. Find out what you've been missing simply by filling out the quote form (attached). The small amount of time it will take to fill out each quote form could end up saving you BIG money in the months to come!

We're dedicated to providing quality insurance products that keep you protected. To request a quote, simply fill out the form below, choose your product of interest, and submit your request as instructed. One of our helpful agents will then contact you to discuss your needs. We appreciate your interest in eSummers Insurance Agency!



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