

AUTO • MOTORCYCLE • TRAVEL TRAILER

*Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional, independent insurance agent can help you tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.*

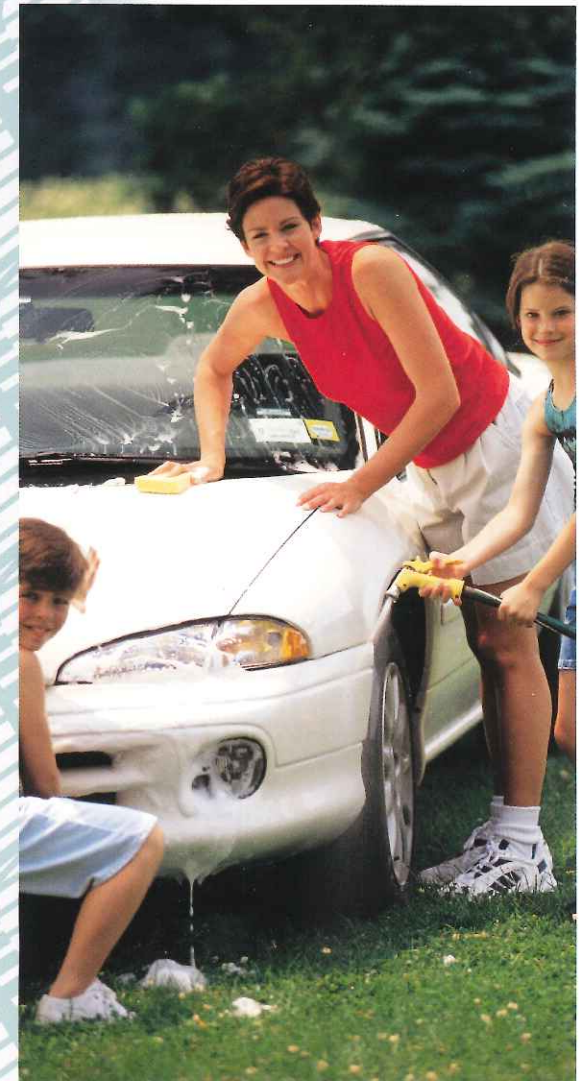
*This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy itself.*



**STANDARD MUTUAL**  
INSURANCE COMPANY

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(217) 546-2894

**STANDARD MUTUAL**  
INSURANCE COMPANY



*Standard Mutual automobile insurance is designed to provide you with quality protection for your many automobile insurance needs at competitive prices.*

### **THREE PROGRAMS AVAILABLE – ULTRA PREFERRED, PREFERRED & STANDARD**

#### **Liability Coverage**

*Provides you with coverage for bodily injury and property damage claims of others for which you are legally liable. Legal defense costs are also a part of this coverage.*

#### **Medical Payments Coverage**

*Provides coverage for medical expenses for you and your passengers due to a covered loss.*

#### **Physical Damage Coverage**

*Collision - provides coverage for loss to your car caused by collision with another vehicle or object, other than an animal. Comprehensive (other than collision) - provides coverage for loss to your car by means other than collision including fire, theft, broken glass, and animal collision.*

#### **Uninsured and Underinsured Motorist Coverage**

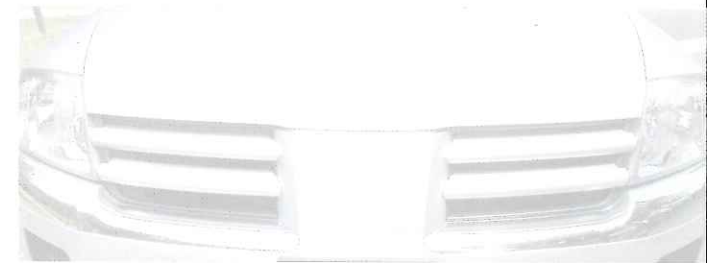
*Provides coverage for you if you are involved in an accident with an uninsured or underinsured driver. Even in a mandatory insurance state, underinsured coverage is more important than ever.*

#### **Optional coverages**

- *Towing and labor*
- *Rental reimbursement (Transportation expense)*
- *Loan/Lease coverage*
- *Sound reproducing equipment (e.g., Tapes and CD's)*
- *Communications equipment (e.g., Cellular phones)*

#### **Discounts**

- *Placing both your auto and home insurance with Standard Mutual*
- *Valued customer - rewards you for continuing to renew your policy with Standard Mutual*
- *Good student*
- *Anti-Theft devices*
- *Insurance Score - the higher the score, the bigger the discount*



#### **Motorcycle Insurance**

*Standard Mutual can also provide coverage for your motorcycle. The same types of coverages you need for your automobile are also needed for your motorcycle. Liability, medical payments, uninsured/underinsured motorist and physical damage coverage can all be purchased. With Standard Mutual, you can conveniently add your motorcycle to your automobile insurance policy, rather than a separate policy...providing better coverage than with a separate motorcycle policy.*

#### **Travel Trailer Insurance**

*Physical damage coverage for your travel trailer or camper can also be added to your Standard Mutual automobile policy. This also provides Comprehensive (other than collision) and Collision coverage for the travel trailer or camper. Liability protection is provided automatically by the automobile insurance policy covering the vehicle while the trailer or camper is attached.*

