

Choose The Hartford ‘Advantage’

Select from **two valuable plans** for the protection that’s right for you:

- **Open Road Advantage** – The *essential protection* you need, with peace-of-mind benefits.
- **Open Road Advantage Plus** – An *added level of protection* – for pennies a day – that could easily *save you hundreds of dollars* should you have an accident. Good drivers deserve these extra benefits, which actually increase over time.

Bundle & Save! When you insure both your auto and home, you can *save up to an extra 15% off your premium* – with either plan.



Product Features	Advantage	Advantage Plus
No-Drop Promise* – We want to be your insurance company for as long as you drive. Unlike a lot of other companies, we’ll stand by you through good times and bad. We value your loyalty ... and that means we’ll remain loyal to you!	✓	✓
RecoverCare** – Injured in a car accident and need some help around the house? We recognize that life doesn’t stop, so we’ll pay you up to \$2,500 for up to 6 months for home services like house cleaning, shopping, lawn care, dog walking, and more. At no extra cost.	✓	✓
Lifetime Repair Guarantee*** – Here’s a great way to take the stress out of a claim! When you choose an approved repair shop in our countrywide network, we will guarantee the workmanship for as long as you own the vehicle. And there’s no need for multiple estimates – we do all the work!	✓	✓
Roadside Assistance – Stranded anywhere in the U.S. or Canada? Relax. One call gets you help fast! This service is available for all cars on your policy, no matter who is driving!	✓	✓
Award-Winning Claims Service – 24-hour claim reporting is just the beginning. We put our 6-Point Claim Service Guarantee in writing. It’s our commitment to exceed your expectations – from the moment you report your claim to the moment we issue your payment.	✓	✓
New Car Replacement Guarantee – If your car is totaled in the first 15 months or 15,000 miles, we’ll give you a brand new car – same make and model – with absolutely no depreciation.	✓	✓
12-Month Policy – You’ll lock in your rate for a full year – not just for 6 months like policies offered by some other companies. (Also available with our Advantage policy when you bundle your auto and home.)		✓
First Accident Forgiveness**** – Your good driving record means you won’t get a rate increase because of your first accident. You’ve earned it!		✓
Disappearing Deductible**** – No one likes deductibles ... so we did something about it! Stay accident-free and we’ll decrease your deductible over time until it gets to zero! We’ll also eliminate your entire deductible for most not-at-fault accidents ... and lower your deductible \$100 when you choose an approved repair shop.		✓

Advantage Plus – Save hundreds ... for just pennies a day!****

- Once you qualify, we’ll forgive your first accident, so your rate won’t go up because of it ... that can save you hundreds in extra premium every year for as long as 5 years.
- Plus, with Disappearing Deductible, in many cases, over time you can eliminate your deductible ... and pay nothing should you have an accident.
- Are these two benefits worth a dollar or two a week? Between the hundreds of dollars in savings and the added peace of mind – absolutely!

At The Hartford, we know it’s more than just a car to you. And this program is more than just car insurance. It’s about making certain that your protection – and the service behind it – keeps your life uninterrupted. Our goal is to eliminate any inconvenience, any hassles, so you can get back to the things in life that matter most.

Note: Plan features can vary by state.



* Your policy will not be non-renewed because of the number of traffic convictions or accidents you or any operator may have during the policy period. This promise does not apply if any operator is convicted of operating a vehicle under the influence of drugs or alcohol, if an operator has a driver's license suspension, or if you fail to provide us, if requested, a physician's certification of fitness to drive.

** RecoverCare availability and benefit level varies by state. Benefit applies only to those policies where optional Medical Payments coverage is purchased.

*** Policyholders are free to select the repair shop of their choice for repairs. Benefit applies only to those repair shops that are part of The Hartford's network.

**** First Accident Forgiveness and the Disappearing Deductible benefits are only available with the optional Advantage Plus package. To qualify for these benefits, all drivers on the policy must have a clean record (no accidents or violations) for five consecutive years in most states. For the Disappearing Deductible, these five years must include a period of three consecutive years as a policyholder commencing after the effective date of the policy issued through this offer. PA and NY drivers are not eligible for the complete disappearance of the deductible, although it will be reduced to a minimum of \$100.