

Your [North Carolina auto insurance policy](#) is pretty much regulated by the [NC Department of Insurance](#). They regulate the rates and the policy language as well. As such, the policy language is the same from one insurance company to the next. But, within that framework, you can find groupings of coverages or special endorsements that add protection or extend protection to your policy that are created or packaged together by a specific insurance company.

A good example of this type of coverage diversification is the add-on coverage that [State Auto Insurance Company](#) has available for its auto insurance customers. Let's take a quick look at this special endorsement.

This endorsement adds some protections that are not automatically included in your NC auto insurance policy.

Rented Vehicle Coverage – provides physical damages protection (comprehensive and collision coverages) and related expense for rented vehicles.

Emergency Travel Expense – If you are over 50 miles from home then they provide up to \$600 for travel expenses such as lodging, meals and transportation back to your residence if your vehicle sustains a covered loss.

Pet Coverage – Here's an unusual item. State Auto will provide up to \$500 coverage if your pet is injured or killed while riding with you in your covered auto.

Additional Transportation Expense – Provides an additional \$10 per day for replacement vehicle over the limit already provided by your transportation expense endorsement if you have that on your policy.

Cellular Phone Coverage – Covers loss to your cell phone with no deductible regardless of

location.

GPS Coverage – Pays up to \$500 for loss to your GPS system in your car.

Locksmith Services – Provides Electronic Key Replacement up to \$250 per incident.

Death Indemnity – Subject to a maximum of \$10,000 per person and \$20,000 per incident, but if the person is wearing a properly fastened, factory installed seat belt, the limit is increase to \$25,000 per person and \$50,000 per incident.

Of course, the above description is for informational purposes only. You should actually take the time to read and understand this endorsement carefully should you choose to purchase it. But it is important to understand that there are many types of extra coverage endorsements out there that can add or extend the coverage of your NC personal auto insurance policy. You should take a moment to check them out carefully to see if any of them fit your needs and your budget.

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