



**KEMPER**  
PREFERRED

**AUTO**

Insurance that keeps  
you moving



# Insurance in Motion

## Whether you own or lease, Kemper Preferred's insurance professionals have an auto policy that's right for you.

**Our rates are competitive, our service is responsive and personalized, and we offer you coverage options, along with information to help make informed decisions.**

### Your coverage options

For a list of plain English definitions of standard auto insurance coverages we offer, see the pocket in the back of this brochure.

When you use Kemper Preferred's Personally Yours<sup>SM</sup> option, you can customize your Auto policy with these enhancements:



**Kemper Total™** — *protection in the event your vehicle is significantly damaged due to a covered loss*

- Pays the amount necessary to repair the vehicle or pays you the amount necessary to buy a “new vehicle,” which is a vehicle that has not been previously titled or is the latest model year available at the time that is the same make, similar vehicle size and similar body type and, whichever is less (most insurers only pay actual cash value (ACV))
- Available for brand-new leased or purchased vehicles
- Standard rental reimbursement is doubled (in states where available)
- Auto Loan/Lease is included



## We're here for you

An auto insurance policy is only as good as the service we provide.

**Claims:** You can rest easy knowing that Kemper Preferred professionals will manage your claim on your behalf and provide you with the highest level of service.

Report your claim 24/7 by calling 888.252.2799.

*"I want to say thank you for your part in helping us with the claim for my car. Everyone has been so helpful in trying to resolve this as quickly and smoothly as possible. We are very happy Kemper customers!" V.H., Orange Cove, California*

**Customer service:** Your agent is just a phone call away to help you with your policy questions or changes.

And, when you register your policy on [eKemper.com](http://eKemper.com), you can sign up for online bill pay or convenient electronic funds transfer. You can also pay your bill through your bank site or on [MyCheckFree.com](http://MyCheckFree.com) with our eBilling option.

## You can count on us

Kemper Preferred is part of Kemper Corporation (NYSE:KMPR), a leading national multi-line insurance company. Kemper Preferred's underwriting companies are rated "A-" (Excellent) by A.M. Best Company, the leading insurance industry rating authority.

**Auto Loan/Lease** — *protection in the event your vehicle is declared a “total loss”*

- Pays the difference between your vehicle’s actual cash value (ACV) and the outstanding amount on your loan or lease if the cost to repair your car exceeds its ACV or if the vehicle is stolen and not recovered

### **Parked Auto**

- With Parked Auto, if your vehicle is legally parked and unoccupied when it’s damaged as a result of a crash, we’ll waive your Collision deductible on a covered loss

### **Ways to save**

To help keep your costs down, ask your independent agent about these discounts:

- Anti-lock Brakes
- Anti-theft Devices
- Away at School
- Driver Training
- Good Student
- Sr. Operator Defensive Driving Course
- Multi-Car
- Package Plus
- Passive Restraint/Airbags

And, once you become a Kemper Preferred customer, after a qualifying period, we will not increase your rates for your first accident or conviction for a minor moving violation (stop sign violation, improper lane change, etc.). This Accident Forgiveness loyalty benefit can help to keep your rates down.

### **Putting your policies together**

Consider a Homeowners policy with Kemper Preferred. When you “bundle” your policies with us, you not only get a discount; you get additional coverages at no extra charge.

**“ I want to say thank you for your part in helping us with the claim for my car. Everyone has been so helpful in trying to resolve this as quickly and smoothly as possible. We are very happy Kemper customers! ”**

**V.H.,  
Orange Cove, California**



## Our underwriting companies

### **Kemper Independence Insurance Company <sup>1</sup>**

12926 Gran Bay Parkway West, Jacksonville, Florida 32258

NAIC# 10914; CA COA: 07664

State of Domicile: Illinois

### **Unitrin Auto and Home Insurance Company <sup>1,2</sup>**

12926 Gran Bay Parkway West, Jacksonville, Florida 32258

NAIC# 16063; CA COA: 07738

State of Domicile: New York

### **Unitrin Preferred Insurance Company**

12926 Gran Bay Parkway West, Jacksonville, Florida 32258

NAIC# 25909

State of Domicile: New York

### **Trinity Universal Insurance Company <sup>1, 2</sup>**

12790 Merit Drive, Suite 400, Dallas, Texas 75251

NAIC # 19887; CA COA: 3549

State of Domicile: Texas

### **Valley Property & Casualty Insurance Company <sup>2</sup>**

4263 Commercial Street, Suite 400, Salem, Oregon 97302

NAIC # 10698

State of Domicile: Oregon

### **Valley Insurance Company <sup>1, 2</sup>**

12926 Gran Bay Parkway West, Jacksonville, Florida 32258

NAIC# 14133; CA COA: 5415

State of Domicile: California

### **Unitrin Safeguard Insurance Company**

400 S. Executive Drive, Suite 200, Brookfield, Wisconsin 53005

NAIC# 40703

State of Domicile: Wisconsin

<sup>1</sup>These companies maintain a Certificate of Authority to transact insurance in California  
The Certificate of Authority number for each of these companies is listed after "CA COA"

<sup>2</sup>These companies have a Certificate of Authority and are licensed to transact insurance in Washington