

Coverage Highlights and Comparison

**CINCINNATI CAPSTONE AUTO VS. STANDARD AUTO**

Capstone Auto Endorsement, CPA1499  
 Personal Auto Policy, FA4000T  
 Personal Auto Plus Endorsement, CPA1419

Coverage	Description	Cincinnati Capstone Auto CPA1499	Cincinnati Personal Auto and Plus Endorsement FA4000 & CPA1419	Cincinnati Personal Auto FA4000	Standard <sup>1</sup> Auto Policy
<b>HIGHLIGHTED FEATURES</b>					
Agreed value option	Pays the full agreed value for your auto in the event of a total loss	Yes	No	No	No
Limited worldwide liability	Extends liability coverage anywhere in the world, except locations under a U.S. economic or travel ban	Yes, when certain requirements are met	Yes, but only in Canada, Puerto Rico and U.S. Territories or Possessions	Yes, but only in Canada, Puerto Rico and U.S. Territories or Possessions	Yes, but only in Canada, Puerto Rico and U.S. Territories or Possessions
New car replacement	Replaces your stolen or totaled vehicle with a comparable auto in the latest model year within the first three years of purchase date	Yes	Available	Available	No
OEM parts	Repairs damage using only original equipment manufacturer parts except for window glass	Yes	No	No	No
Transportation expense	Covers the cost of a vehicle rented while the insured auto is being repaired for physical damage due to a covered loss	\$15,000 maximum No limit per day (not available in VA)	\$1,500 maximum \$50 per day	\$600 maximum \$20 per day (included limits may vary by state and increased options are available)	\$600 maximum \$20 per day

<sup>1</sup> Based on Insurance Services Office Standard Auto Policy, PP 00 01

## CINCINNATI CAPSTONE VS. STANDARD AUTO

Coverage	Description	Cincinnati Capstone Auto CPA1499	Cincinnati Personal Auto and Plus Endorsement FA4000 & CPA1419	Cincinnati Personal Auto FA4000	Standard <sup>1</sup> Auto Policy
<b>EXPENSE COVERAGES</b>					
Lock replacement	Covers expenses to replace locks if keys or remote unlocking devices are lost or stolen	Reasonable cost with no deductible	Up to \$1,500 with no deductible	No	No
Emergency expenses	Covers expenses for emergency repairs, towing and associated labor expenses if your vehicle is disabled	\$150 <sup>2</sup> including delivery of gas, tires or battery (not available in VA)	\$150 <sup>2</sup>	Multiple options available	No
Trip interruption	Pays expenses excess of other coverage for meals, lodging and transportation if your vehicle is damaged or breaks down	Breakdown: up to \$600 for transportation only when over 50 miles away  Vehicle damage due to a covered loss: expenses up to \$5,000 <sup>3</sup> over 50 miles away	Up to \$600 over 100 miles away	No	No

<sup>1</sup> Based on Insurance Services Office Standard Auto Policy, PP 00 01

<sup>2</sup> In some states a maximum tow distance may apply in lieu of a dollar amount

<sup>3</sup> Limit varies by state

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries - The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.