

AutoGuard Vehicle Insurance

Vehicle Insurance · 2024-01-01 – 2024-12-31

INSURER	POLICY NUMBER	ANNUAL PREMIUM	COVERAGE LIMIT
AutoGuard Insurance Co.	AG-VH-2024-001	\$1,200/year	\$50,000
EFFECTIVE DATE	EXPIRY DATE	POLICY TYPE	JURISDICTION
2024-01-01	2024-12-31	Vehicle Insurance	InsurLE Standard

This Insurance Contract is issued by AutoGuard Insurance Co. under policy AG-VH-2024-001. It constitutes a binding agreement governing the terms and scope of Vehicle Insurance coverage. All eligibility rules are formally encoded and verified by the InsurLE automated insurance logic engine.



POLICYHOLDER SIGNATURE

DATE

INSURER AUTHORISATION

Terms & Conditions

SEC. 1 — Driver Eligibility

The insured driver must be at least 21 years of age at the time of the incident. Drivers with fewer than 12 months of licensed experience require a Novice Endorsement. The driver must hold a valid, unexpired licence issued by a recognised authority and must not have accumulated more than two at-fault accidents in the preceding 36 months.

SEC. 2 — Vehicle Ownership & Authorisation

Coverage applies only when the insured is operating (a) a vehicle they legally own, or (b) a vehicle for which they hold a current notarised written-permission letter countersigned by the registered owner. The vehicle must carry current registration. Loaned vehicles require a co-insured endorsement.

SEC. 3 — Sobriety & Intoxication Exclusion

Any claim arising where the driver's BAC exceeded 0.08 g/dL at the time of the incident, or where the driver was under the influence of unprescribed narcotics, is void regardless of whether the substance was the proximate cause. This exclusion survives any legal challenge.

SEC. 4 — Vehicle Classification & Weight

Coverage is limited to personal passenger vehicles with GVWR not exceeding 3,500 kg. Commercial vehicles, motorcycles, off-road vehicles, and race-modified vehicles are excluded unless a Commercial or Sport Rider is explicitly attached to the policy prior to the incident.

SEC. 5 — Geographic Scope

Coverage is limited to incidents occurring within the continental United States. Hawaii and Alaska are covered only under the Pacific Extension Rider. International incidents require a Foreign Territory Endorsement. Incidents in active conflict zones are excluded without exception.

SEC. 6 — Incident Reporting Obligation

Claims must be reported within 30 calendar days of the incident date. For incidents with bodily injury or property damage exceeding \$1,000, a police report filed at the scene must accompany the claim. Failure to meet reporting deadlines constitutes grounds for denial.

SEC. 7 — Driving History Requirements

Claims are excluded when the driver has a DUI or DWI conviction within the preceding 60 months. Drivers with a single conviction older than 60 months may qualify subject to payment of a high-risk surcharge and completion of an approved defensive-driving course within 90 days.

SEC. 8 — Fraud & Misrepresentation

Any deliberate misrepresentation, concealment of material fact, or attempted fraud in connection with any claim will result in immediate policy cancellation, denial of all pending claims, and referral to the Special Investigations Unit for potential civil and criminal action.