FIDELITY and CASUALTY AUTOMOBILE INSURANCE

COVERS

Personal Liability
Protecting you against loss or expense as a result of bodily injury inflicted upon others as the result of the operation or maintenance of your automobile.

Property Damage
Protecting you against loss or expense as a result of damage to other people's property, through the operation or maintenance of your automobile.

Collision
Protecting you against loss or expense as a result of damage to your own car in a collision with another object, through the operation or maintenance of your automobile.

PROTECTION AND SERVICE WHICH PROTECTS AND SERVES

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PROTECTING YOUR CAR INVESTMENT

THE MAJORITY of automobile owners carry fire and theft insurance. They regard it as good business to protect money invested in their cars.

But they ignore losses which can be caused by other accidents. The other fellow's carelessness is not taken into consideration. Many accidents occur which no degree of care can prevent. No matter how carefully you drive, your brakes may refuse to work. They were good when you left home, but you burnt them on a steep grade. Your car may skid on a slippery pavement, the steering gear may go wrong, you may be dazzled by the motorist's deadly enemy,—the cause of most night accidents,—strong headlights of another car.

It is not good logic or business for a man to protect with fire and theft insurance, the money invested in his car and run the risk of leaving all other personal property and savings unprotected.

If you do not carry Personal Liability Insurance, these very items will suffer when a big claim for damages is awarded to the injured person who has dodged heedlessly in front of your car.

If the person's injuries are serious, damages of ten thousand dollars or more are considered none too much by most juries for an automobile owner to pay. That the possibility of losing so heavily is by no means remote should be sufficient reason for the automobile owner to protect himself against any such contingency by providing Personal Liability Insurance.

The motor car is a great destroyer of property. The money which automobile owners have been compelled to pay for injuries to animals, wagons, other motor cars, etc., would endow many a university.

The motorist does not appreciate the sudden increase in value which property undergoes after an automobile accident. It comes as a painful revelation to the uninsured car owner. The owner's liability for property damage is limited only by the value of the property which his car destroys. One cannot say whether it will be an animal, a thousand dollar pane of glass, an expensive motor car, or the side of a building.

Property Damage Insurance is the only sure protection against this hazard.

Your Motor Car Investment Can Be Protected By AUTOMOBILE INSURANCE

as written by

The Fidelity and Casualty Company of New York