

## Automobile Insurance from a Locally-Based Company

We've been serving Colorado customers since 1950 when a group of farmers started the company to provide affordable, reliable insurance to Colorado farmers and ranchers. Word swiftly spread about the value and exceptional service Farm Bureau® Insurance offered and the company quickly grew.

Today, Farm Bureau® Insurance provides auto, homeowners' and farm/ranch insurance across Colorado, while remaining true to our roots.

You need insurance for your personal vehicles that you can count on. We couldn't agree more. Farm Bureau® Insurance has a long history of providing outstanding customer service and quality insurance products at competitive rates.

**Protecting the Colorado Way of Life.™**

## Your Coverage. Farm Bureau Service.

### *Personal Automobile from Farm Bureau® Insurance*

At Farm Bureau® Insurance, our work is built on a promise to you. This exceptional policy helps protect everything that an auto owner needs.



## Personal Automobile



[www.cfbinsurance.com](http://www.cfbinsurance.com)

AU-BR [02/2025]  
Colorado Farm Bureau® Insurance Company, Centennial, CO  
Southern Farm Bureau® Casualty Insurance Company  
Southern Farm Bureau® Life Insurance Company, Jackson, MS



**Auto • Home • Life  
Farm • Ranch**



**Our Automobile insurance program offers options for protecting your vehicle and occupants from the results of an accident.**

**Personal Liability**

Coverage required by the State of Colorado to protect you and your family against a claim or lawsuit for bodily injury or property damage for which you are legally liable because of an auto accident

**Optional Coverages**

**Medical Payments**

Coverage for reasonable expenses incurred for medical and funeral services because of bodily injury caused by an auto accident and sustained by you, a family member or any other person occupying your insured auto

**Uninsured/Underinsured Motorist Bodily Injury**

Coverage for damages you, a family member or an occupant of your insured auto are legally entitled to recover for bodily injury caused by an auto accident involving:

- An uninsured motorist who is not insured or bonded for bodily injury liability at the time of the accident
- An underinsured motorist who is insured or bonded for bodily injury liability at the time of the accident, but the liability coverage limit is not enough to pay the full amount that you, a family member or an occupant of your insured auto is legally entitled to recover as damages
- A hit and run or miss and run auto accident where the owner or operator of the auto causing the bodily injury remains unknown

**Uninsured/Underinsured Motorist Property Damage**

Coverage for damages you or a family member are legally entitled to recover for property damage from the owner or operator of an uninsured or underinsured auto

**Physical Damage**

Coverage for damage to your insured auto resulting from:

- Collision – Actual physical contact between your insured auto and another object; or the upset of your insured auto
- Other than Collision – Any cause, except collision, as defined in the policy

**Towing and Labor Coverage**

If you have paid a premium for Towing and Labor Costs for your insured auto....

- ...we will provide Towing and Labor Costs, per policy terms, if your insured auto becomes disabled.



**Optional Additional Coverages**

**Transportation Expenses**

Pays you for the necessary expenses to rent a temporary substitute auto while your insured auto is disabled due to a loss covered under the policy's Collision or Other than Collision coverage, subject to policy provisions

**Custom Equipment Coverage**

Provides coverage for equipment installed in your insured auto up to the limit of liability specified, subject to policy provisions

**Lessor – Additional Insured**

Provides liability coverage, subject to policy provisions, to the lessor of your leased auto named in the policy as an additional insured

---

Be sure to discuss your policy limits and coverages with your local Farm Bureau® Insurance agent who can assist you in getting the coverages that you and your family need for all of your autos.

**The**  **Promise**

Local People. Great Rates. Friendly Service.