



# Lees Garage Advantage



## Lees Garage Advantage 3 Year with Return to Lees Garage

- ADR 3 Year With Return To Collision Center ul>
- Pays up to \$500 Per Loss when claim is filed and paid with primary insurance carrier.
- Covers deductibles in collision and comprehensive claims
- Coverage is effective upon date of enrollment and will continue for three (3) years

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### ADR 3 Year With Return To Collision Center

In the event, You, the member, or spouse, domestic partner or children up to 21 or 23 and still in an accredited college, suffers a loss on any motor vehicle you own and insured under Your Master Automobile Policy or individual auto policy of above family residing in your household, this coverage will reimburse You for an amount equal to the deductible limit shown on Your current Automobile Insurance Policy, or \$500.00 whichever is less.

**Coverage is for collision and comprehensive claims.** Coverage is effective upon date of enrollment and will continue for three (3) years

#### THE AUTO DEDUCTIBLE REIMBURSEMENT DOES NOT COVER COSTS FOR ANY LOSS:

- That does not exceed Your current Auto Insurance Deductible, or does not result in payment made to you by your current auto insurance company because the loss did not exceed the current insurance deductible, or it is not covered, or it is specifically excluded by the auto insurance policy;
- To a vehicle used for commercial purposes;
- Involving liability on insured motorists medical payments, personal injury protection, or towing coverage provided for under your Auto insurance Policy, including but not limited to, personal hostilities of any kind arising from illegal activity;
- From a vehicle that is a motor home, mobile home, recreational vehicle, rental vehicle, or commercial vehicle;
- That occurs prior to the effective date of your membership
- If member does not return vehicle to issuing Dealership's Collision Center for repair.

This summary is a brief overview of the program and is not to be considered a full disclosure of policy terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions, and exclusions.

#### How to file a claim:

Call the **Claims Administrator** at 1-800-711-4280 to request a claim form. You must report the claim within forty-five (45) days of the **Loss** or as soon as reasonably possible. The following required items, must be sent to the **Administrator**, c/o cynoSure Financial, Inc., P.O. Box 7690, St. Clair Shores, MI 48080 and be postmarked within ninety (90) days of **Loss** or as soon as reasonably possible:

1. A copy of Your current Auto Insurance Policy, in force at time of loss, and showing Your deductible amount;
2. A copy of the check from Your insurance company showing payment for a loss that exceeds the deductible amount;
3. In the case of an accident, a copy of the police report;
4. A copy of Your vehicle registration;
5. Any other documents that may be required to verify the incident causing an Auto Deductible claim.

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