



VAULT AUTO COMPLETE

**Enhanced coverage designed for
luxury vehicles**

Luxury vehicles often have more complexity, customization, and technology, making these vehicles more expensive to repair and requiring greater expertise.

At Vault, we make sure you're comfortable in a like-quality vehicle* and back in your car as soon as possible to minimize disruptions to your daily life.



*Coverage varies by state and selected options. Subject to applicable per-day or aggregate sublimits. Coverage may not apply to collector cars or if the number of vehicles insured under the policy exceeds the number of non-excluded drivers. Please refer to your policy for complete details.

PROTECTING WHAT MATTERS MOST™

VAULTINSURANCE.COM

COVERAGE

HIGHLIGHTS

Agreed Value. Provides coverage equal to the agreed value at the time of purchase. Agreed Value coverage is only available with Auto Complete Coverage (not available in all states).

Rental Car Reimbursement. Reasonable expenses for car rentals following owner-vehicle disruption are covered. Total maximum reimbursement may vary by state.

Roadside Assistance. Up to \$350 is provided for each occurrence with no annual limit.

Pet Injury: Coverage for reasonable medical expenses of domestic pets involved in a covered auto loss.

Auto Lock. We cover lost or stolen keys up to \$1,500.

Worldwide Liability. Property and liability coverage is automatically provided when renting or borrowing vehicles outside of the US or Canada for less than 90 days. This coverage acts as excess to the required local insurance policy/policies that you must purchase and does not serve as primary coverage.

Vehicle Types We Cover

- Motorcycles
- Collector Cars (*Classic, Antique, Exotic*)
- Golf Carts
- Private Passenger Auto
- Off-Road
- Trailers
- Motorhomes



*Applicability and coverage by state may vary. Refer to the policy contract for full coverage terms.

*Not all products and services may be available in all jurisdictions, and the terms and conditions of all products are subject to the applicable policy language.





VAULT CLAIMS SERVICES

More Than a Payment Process, It's a Life Recovery Process.

Vault Claims Adjusters do what it takes to make a difference for our customers. We focus on fast, flexible, and creative solutions to help you recoup your covered losses.

On average, we respond to claims notifications within 24 hours of initial contact. Once damages are agreed upon, prompt payment will be issued.

Average response time after a claim notification:

24 hours



VAULT RISK SERVICES

Where Others See Risk, We See Opportunity.

We know risk education and mitigation are key to reducing severity of loss. Protecting your assets is more than insuring them, it's looking at the bigger picture to reduce all possible risks. Our team of experienced Risk Advisors provides risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disasters, and more.





The Vault Difference



Highlights



A blank canvas: Our unique business model centers on providing customized solutions, starting with a blank canvas and tailoring it to your needs.*



Rapid claims response and payout times: Vault offers a response time within 24 hours from initial contact. Once damages are agreed upon, prompt payment will be issued.



Industry innovator: Vault is a leading high-net-worth insurance provider for custom insurance solutions. Our leaders are respected industry innovators with decades of insurance expertise.



Coverage in all 50 states: We partner with local brokers and agents to offer the best service experience for our customers.*



Financial strength: Vault is rated A- (Excellent) by AM Best for our financial strength. We also maintain a conservative reinsurance program backed by highly rated or financially secured reinsurers.



Proactive protection and crisis response: Our team of experienced risk managers and vendors evaluates potential risks and identifies opportunities to help our insureds prevent or mitigate claims before they happen.



*Not applicable to all product coverages.



Get in touch with us



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FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. Our company growth is fueled by technology investments, strong underwriting, data analysis, and an unrivaled business model emphasizing flexible, bespoke policies. We maintain a prudent approach to financial management and maintaining ample capital to insure complex risks.

Vault and Vault Insurance are the marketing names used by Vault Reciprocal Exchange and Vault E&S Insurance Company and their affiliates. Policies written by Vault E&S Insurance Company on a surplus lines basis through licensed surplus lines brokers. Coverage may vary by jurisdiction, situation, and customer selections. Coverage terms are subject to the policy as issued, including any applicable exclusions, limits, or deductibles. This brochure is provided for informational purposes only and does not modify the terms, conditions, or exclusions of any insurance policy. This is not an offer or guarantee of coverage. For details about coverage options or to obtain a quote, please contact your agent.

*Rating information accurate as of January 14, 2025. For the latest Best's Credit Rating, please access www.ambest.com.

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