

CALVO'S
insurance

Drivers Assistance Program



Effective January 1, 2024



This guide describes, in detail, the major benefits and services provided by Calvo's Insurance. If you have any questions about these services, please call our office at 671-472-6816.

Eligibility

You are eligible for the Drivers Assistance Program if your personal automobile is covered by Calvo's Insurance. Driver assistance services are available 24-hours a day, seven days a week. Please be advised that we do not reimburse for Drivers Assistance Services except for Non-Accident Tows.

Service Calls

The services in the Drivers Assistance Program are not intended as a substitute for proper maintenance of your vehicle. In an effort to maintain fairness to all of our customers, services cannot repeatedly render service to the same vehicle for the same reason. All customers are entitled to a maximum of two calls per service per day, and no more than four calls for each service per policy period per vehicle. The cost of any service request succeeding the maximum offered will be assumed by the customer.

For towing service calls, please refer to the Non-Accident Towing section for limitation of service.

Requesting Service

Please have your Automobile Insurance Certificate available and/or the following information:

- Vehicle Description (year, make, model, color)
- License Plate Number
- Type of service you require
- Location

Note: For billing purposes you are required to provide your policy number.



**Getting in touch with our Drivers
Assistance Hotline is Quick and Easy!**

Simply call our 24-hour number:

475-AUTO
2 8 8 6



Non-Accident Towing

As a Calvo's Insurance customer, you are entitled to a flat \$50.00 reimbursement, per policy period year, for all non-accident towing with any Tow Company of your choice. Liability-only vehicles are excluded. **Note: Customer must make all Tow service arrangements directly with the company of their choice.**

Key Lockouts

Calvo's Insurance customers are provided FREE LOCKOUT SERVICES.

Battery Service

All battery jump-starts are free of charge.

Mechanical First Aid

In the event you are experiencing mechanical failure, towing companies will make a reasonable effort to render your vehicle drivable. These adjustments are not to require parts or supplies. Should these efforts be unsuccessful the towing service will be offered.

Tire Service

Flat tire changes are free of charge, however the vehicle's spare tire must be inflated and serviceable. Charges will apply if: the vehicle is not equipped with a spare tire, there is more than one flat tire, or if the tire needs to be repaired and reinstalled.

Fuel Delivery Service

Fuel delivery is free of charge, however you will assume the cost of the fuel at its current market price (maximum of 2 1/2 gallons). This service is only offered at the point of disablement.

Limitations & Exclusions

Driver's Assistance Program does not include:

- Tire changing on trucks over 8,000 GVWR Chassis rating.
- Services that require special/additional handling outside the normal scope of assistance.
- Service to vehicles intentionally driven into areas that are dangerous or inadvisable for regular car travel, such as: beaches, open fields, construction sites, and/or dirt trails.
- Service when an insured is not present with a valid Automobile Insurance Certificate from Calvo's Insurance and valid identification.
- Service during the time of extreme weather conditions that may potentially harm the customer or service personnel.
- Service to vehicles not listed on the insured's current policy.
- Modified vehicles requiring service may be subject to additional service charge (i.e. lowered/lifted vehicles, expanded tires)

Notice of Liability

Calvo's Insurance Underwriters, Inc. **will not be held liable for any damage to your vehicle as a result of towing company services.** Be informed, that services such as key lock outs may cause minor damage to your vehicle. Prior to the rendering of services the towing companies will inform you of any possible damage that may occur. Excessive damage as a result of carelessness should be addressed with their management.

If you recently received Drivers Assistance Services through your Calvo's Insurance automobile policy, we'd be happy to hear from you. Your comments and suggestions are extremely important to us. You can write to us at P.O. Box CI, Hagåtña, Guam 96932. Call us at 472-6816. Fax us at 477-5273 Attn: Office of the Customer.

Thank you for your valued business,

Calvo's Insurance Underwriters, Inc.
A Legacy of TRUST