



AUTO COMPLETE



Safeguarding your vehicle means more than an insurance policy. At Vault, we're **protecting what matters most**: cherished moments, family memories, and priceless legacies.



VAULT AUTO

Traditional coverage is often not enough for luxury vehicles with high-end smart technology and customizations. We designed our Auto policies with enhanced, broader coverage to meet the needs of affluent customers. Combining superior attention to detail with best-in-class concierge services, we can promise you an exceptional insurance experience.

COVERAGE HIGHLIGHTS

Agreed Value

Provides coverage equal to the agreed value at the time of purchase with no depreciation.

Rental Car Reimbursement

Reasonable expenses for car rentals following owner vehicle disruption is covered. Total maximum reimbursement may vary by state.

Full Glass Coverage

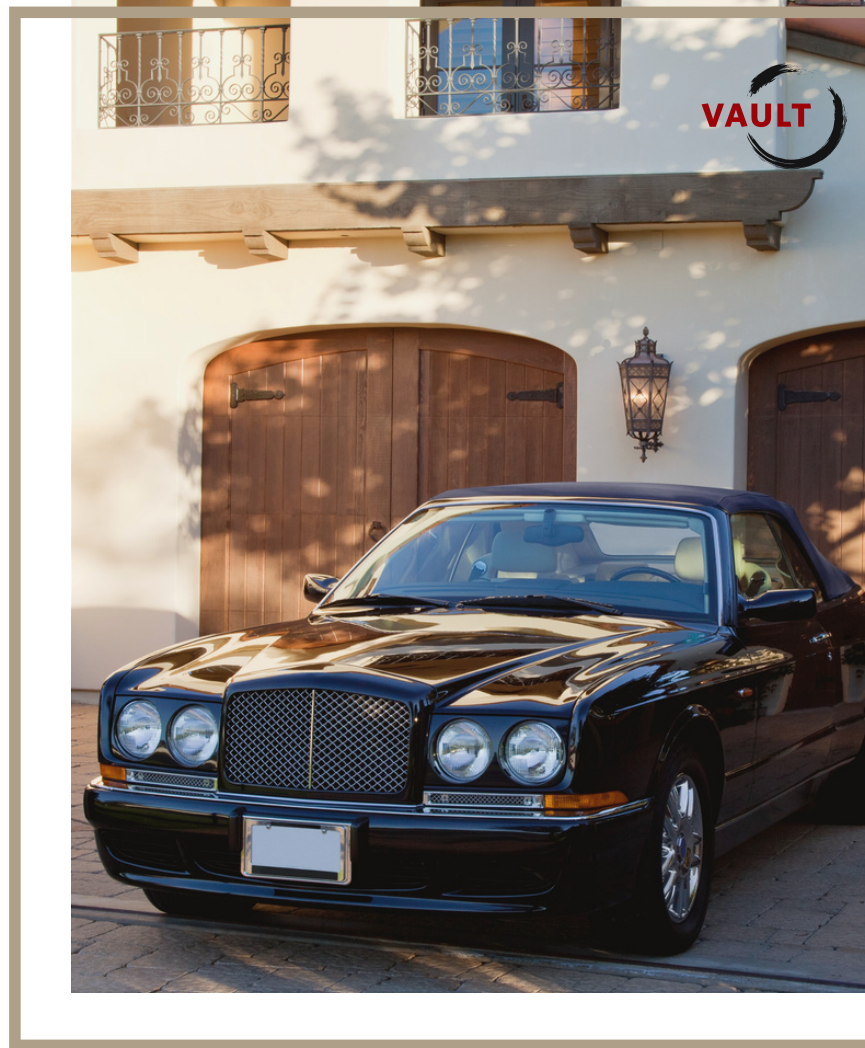
All glass coverage including (but not limited to) windshields, may be available with no deductible, subject to the applicable policy language.

Auto Lock

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

VEHICLE TYPES WE COVER

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



Roadside Assistance

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

Pet Injury

Coverage for reasonable medical expenses of domestic pets involved in a covered auto loss at no maximum.

Worldwide Liability

Property and liability coverage is automatically provided when renting or borrowing vehicles anywhere in the world for up to 90 days. Specific insurance requirements of that jurisdiction must be adhered to for this coverage.

Airbags

Covers the full cost to repair the vehicle in the event of an accidental deployment of airbags.

*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.

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BASED ON A TRUE STORY

Preventing theft and securing valuables is **more than just locking your car.**

Preventing vehicle theft and car damage is becoming critical with repair times at an all-time high and part costs at their highest in 20 years. The average vehicle repair takes 4-5 weeks [1], even higher in the luxury auto industry. Finding qualified technicians and labor cost increases have added to this challenge.

Similarly, because car theft is also at record highs since 2008, safety and security of luxury vehicles must mean more than locking doors. **One of the biggest temptations of car break ins and theft is leaving valuables in plain sight.**



On the way home from the airport, *Tyrell stopped for food with a **car full of luggage.**

Tyrell and his wife had a long flight home and stopped to get food at a restaurant after leaving the airport. They had stored several large suitcases in their car in the back seat of their luxury SUV in plain sight.

Despite parking the car in front of the restaurant where it was visible to passersby, their car was broken into. The thieves stole suitcases in the backseat.

Besides the stolen luggage, the car doors, dash, and seats were damaged during the break in. Due to supply chain issues, Tyrell's luxury customizations and smart technology were difficult to repair and took six months to replace.

Vault stepped in to ensure Tyrell was comfortable in a temporary vehicle and his car, including all customizations, were repaired to its original condition.

Vault advised him and his wife to secure all valuables out of sight, in the trunk, or not left in the vehicle at all to prevent break ins and theft of their luxury car.

THE VAULT DIFFERENCE

Customized Solutions for **Unique Needs**

Where other insurers offer black and white coverage, Vault offers a blank canvas for customized policies tailored to our customer's needs.



Industry Innovator

Vault was the first high net worth insurance provider to build a foundation on customized solutions. Our leaders are respected innovators with decades of insurance expertise and strong relationships to key industry stakeholders.



Proactive Protection

We look at the big picture of our customer's life, not only the item we are insuring. We analyze where we can reduce risks and provide the resources and tools to mitigate potential dangers.



Outstanding Customer Reviews and Satisfaction

Vault's customer reviews average 4.7 out of 5 stars on TrustPilot, far above the insurance industry average of 3.7.



Fastest Claims Response and Payout Times

Vault offers the industry's best response time to claims. We respond to claims in under 2 hours from initial contact. Our average time for some form of payout is 48 hours, significantly faster than industry average of 1-4 weeks.





VAULT RISK SERVICES

Where Others See Risk, **We See Opportunity.**

At Vault, 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 provide all-encompassing risk management services to help proactively protect homes and valuables from water damage, fire, theft, natural disaster and more:

SAFETY & SECURITY

- Home Security Assessments
- Cyber Security Assessments
- Travel Itinerary Safety Reviews
- Personal Security Advisory
- Identity Theft Recovery Services
- Background Checks for Staff

HOME LOSS PREVENTION

- Emergency Preparedness Services
- Infrared Inspections
- Lightning Suppression Resources
- Water Damage Prevention Services
- Horticultural Resources
- Mechanical Inspections
- Brush and Wildfire Mitigation

HOUSEHOLD STAFF

- Background Checks for Staff
- CPR and Certified First Aid Training for Domestic Staff

VALUABLES & PERSONAL PROPERTY

- Valuation and Appraisals
- Inventory Documentation
- Packing, Storage and Transit Services
- Conservation Services
- Video Documentation
- Couture Garment Services



When unfortunate situations happen, we provide a quick and seamless recovery. You'll speak to a concierge team member who will deploy immediate services for the situation at hand, from water cleanup to emergency repairs. Our priority is your peace of mind and your assets repaired and recouped.



VAULT CLAIMS

Our claims system is 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.

Where many have dealt with nightmare scenarios and endless back-and-forth with their insurance provider following a claim, those stories are non-existent at Vault. We focus on fast, flexible, and creative solutions to help you recover and recoup your losses.

We promise to respond to claims notifications within 2 hours of initial contact. Once damages are agreed upon, payment is issued on average within 48 hrs.

**Average response time
after a claim notification:**

2 hours

**Average time to some
form of payment:**

48 hours

BASED ON A TRUE STORY

"Our son was in a car accident away at college. Not living close to his school, we relied on our Vault claims manager to guide our son through this nerve-racking and stressful situation. He took excellent care of our son and his car. He also kept me in the loop so I wouldn't worry. His personal service went above and beyond to ensure that our family was well taken care of. He has earned our gratitude and continued business. Thank you!"

Traci, Vault Customer

"Everyone, from the first person I spoke with to the adjuster, was very friendly, helpful, and efficient. Everyone was immediately responsive and did what they said they'd do, when they said they'd do it. The repair company also said that Vault was the easiest company they'd ever dealt with!"

Steve, Vault Customer



CONTACT US

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FINANCIAL STRENGTH

Vault is rated A- (Excellent) by AM Best for our financial strength. We also retain an A+ reinsurer panel rating for our conservative reinsurance protection. 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 to refer to Vault Reciprocal Exchange, a Florida-domiciled reciprocal insurance exchange managed by Vault Risk Management Services, LLC as its attorney-in-fact, and its affiliates. Certain products and services may be provided by its affiliates.