

Safeco® Roadside Assistance and Towing Overview

Safeco Insurance

Safeco is implementing nationwide roadside assistance and towing programs provided by Cross Country Automotive Services, a leading provider of integrated vehicle and driver programs in North America. The Safeco Roadside Assistance coverage replaces the current towing and labor coverage for Safeco's True Pricing program. The accident scene and secondary tow plan is part of the physical damage option for personal and commercial auto.

Private passenger, motorcycle, antique and classic cars and RVs are covered by both programs. Help is dispatched to solve the customer's problem, seven days a week, 24 hours a day, 365 days a year. Owned and non-owned vehicles are included with limitations.

Currently, NY Quote & Issue shows an entry of Towing or EAP. When selected, either Towing or EAP, the Roadside Assistance coverage described here is available to the insured instead of towing.

Roadside Assistance

For the Safeco Roadside Assistance program, the insured calls Cross Country directly at 1-877-ROAD101. Help is dispatched, customers simply sign for the service when it is completed, and they are on their way. If a customer calls Safeco by mistake, Safeco transfers the call to Cross Country. Safeco does **not** capture the claim.

Note: If the insured does not have Safeco Roadside Assistance, the services can still be provided, but the insured must pay for the service needed before the provider is dispatched.

This coverage replaces the towing and labor coverage in the Quote & Issue tool for personal auto, though Q&I will still show Basic Towing or EAP

Comparison to Current Program

Current	Future
Customer finds their own service provider and pays the provider.	Customer calls 1-877-Road101 24x7x365
Customer reports claim to Safeco.	Sign and drive when service is complete.
Safeco reimburses the customer.	Customer is not out of pocket – reimbursement is not required.

Note: Each covered vehicle can use the service twice during the six-month policy term. The service includes two additional services for the policy. (For annual auto policies, the service use is doubled to four times during the policy term.)

The Safeco Roadside Assistance program includes the following services:

- Battery jump-start.
- Flat tire change.
- Emergency fuel and fluid delivery - The customer pays only for the cost of the fuel or fluids.
- Lockout assistance.
- Towing – The provider tries to fix the problem at the point of disablement. However, if that can't be done, they tow the vehicle.
- Winching for up to 100 feet from the road.

The Safeco Roadside Assistance program includes AutoValet - an emergency concierge service designed for customers who experience a mechanical disablement and require assistance beyond roadside assistance. AutoValet provides customers with help finding alternate transportation, lodging, message relay, or directory assistance.

Accident Scene and Secondary Towing

For towing services, Safeco® captures the claim. Cross Country provides the service.

There are three types of towing services:

- Accident scene (primary) – This service is for the insured who has had an accident and is still at the accident scene. Their vehicle is not drivable, so it needs to be towed.
- Secondary (vehicle not in impound lot) – This service is for the insured who is not at an accident scene. Their car is at home or at another free storage location. The vehicle is not drivable, so it needs to be towed.
- Secondary (vehicle is in impound lot) – This service is for the insured who is not at an accident scene. Their car is in an impound lot. The vehicle is not drivable, so it needs to be towed.

To initiate towing service, the insured calls the current Safeco number. The Safeco Customer Care Professional (CCP) confirms coverage applies and then contacts Cross Country to have the vehicle towed from its current location to a repair facility of the insured's choice or a free storage location such as a PACE shop. If the vehicle is in an impound lot, Cross Country helps secure its release.

Comparison to Current Program – Accident Scene

Current	Future
Customer finds their own service provider or vehicle is towed by municipal towing. Customer may have to pay for the tow.	Customer calls Safeco to report their claim from the accident – CCP will initiate the tow with Cross Country
Customer reports the claim which may include their out-of-pocket for the tow.	Claim is captured when request for tow is made.
Customer's vehicle may have to be towed from the initial location to the shop of their choice and may incur storage charges.	Customer's vehicle will be towed from the accident scene directly to the shop of their choice.

Comparison to Current Program – Secondary Tow

Current	Future
Inside examiner or field rep arranges for tow after the claim reported.	Customer calls Safeco to report their claim. CCP initiates the tow with Cross Country.
Storage charges continue to accrue.	Vehicle moved to the customer's shop of choice when the claim is reported.
Inspection is delayed.	Customer's vehicle is towed from the current location directly to the shop of their choice – allowing inspection to occur faster.