

# You have the Educator Advantage<sup>®</sup> with Horace Mann

As a valued educator and Horace Mann auto customer, you get our Educator Advantage<sup>®</sup> package of value-added features and benefits at no additional charge with your Horace Mann auto coverage – just because you're an educator!

With Educator Advantage<sup>®</sup>, you'll:

- Be reimbursed for the cost of a replacement car if your new car is declared a "total loss"
- Pay no deductible for covered vandalism losses on or near school property, or while at a school-sponsored event
- Pay no collision deductible for a covered loss on or near school property, or while at a school-sponsored event
- Receive up to \$1,000 for any personal property used exclusively for school if damaged while in your car during a covered event
- Pay no deductible for a covered loss which involves another Horace Mann household
- Get additional coverage if you purchase our Emergency Road Service coverage
- Receive up to \$1,000 for veterinary bills or related expenses if your pet is injured or dies as a result of injuries sustained in a covered accident
- Receive liability coverage when transporting students in a vehicle we insure
- Earn Guaranteed Renewal
- Get reimbursed for transportation if you are away from home and unable to safely operate your car with our Safe and Sound benefit

Horace Mann has more than 70 years' experience understanding and meeting the auto insurance needs of educators. That's why we developed our Educator Advantage<sup>®</sup> – to serve you better.

If you have questions about your auto policy or your Educator Advantage<sup>®</sup> benefits, contact your local Horace Mann representative. To learn more about the value-added services we offer educators, visit our web site at [horacemann.com](http://horacemann.com).

Horace Mann Insurance Company and its affiliates underwrite Horace Mann auto insurance. The benefits listed are only general descriptions of coverage and do not constitute a statement of contract. Additional terms and conditions, as described in the policy, must be met for the coverage to be provided. Benefits and discounts are subject to terms and conditions, and may vary by state. See your Horace Mann representative for details.

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