



The Basics of Auto Insurance!

Please refer to your automobile policy you purchase for complete details of your specific insurance coverage, terms conditions and exclusions. Coverage can vary slightly by company and State. The below is intended to be a generic discussion of the typical coverage available.

1. **Bodily Injury Liability**- This coverage will pay for physical injuries or death caused to someone else if you or family members residing with you (if listed on the policy) are found legally liable for an auto accident. This coverage can also protect you if you are found liable while someone else is driving your car with permission and your covered auto causes injury to another party. **(Keep in mind all family members, household members or regular operators must always be listed on the policy)**
2. **Property Damage Liability**- This pays for damage to another person's property caused by your vehicle. This can include damage caused by your vehicle to street signs, mailboxes, buildings or other property owned by another party. It **does not** cover your property, including your automobile.
3. **Personal Injury Protection (not applicable in all States)** - This pays medical expenses resulting from an accident for you and other household members riding in your car. It also pays for you or your household members injured while riding in another's car or while walking when the accident occurs in your resident State. **IMPORTANT:** For coverage to apply to all household members they must be listed in the policy.
4. **Medical Payments**- This coverage pays for medical expenses for accidental injury up to the limit of your policy from an automobile accident. It covers your medical expenses plus those of your family members or passengers in your car, regardless of fault. This coverage can follow you and resident relatives even if injured in another person's vehicle or as a pedestrian or bicyclist.
5. **Uninsured or Underinsured Motorist**- This coverage pays for bodily injuries to you, your family members and any other person occupying your covered automobile, should they be caused by negligence of an uninsured or underinsured motorist. In some States property damage to your vehicle may also be an available option.
6. **Comprehensive Physical Damage**- This pays for damages to your car resulting from theft, fire, hail, vandalism or a variety of other causes. This coverage typically has a deductible that is deducted from the amount paid to you for each claim.
7. **Collision**- This pays for repairs of damage to your car caused by a collision with another vehicle or any other object, regardless of who was at fault. This coverage typically has a deductible that is deducted from the amount paid to you for each claim.
8. **Towing**- Towing and Labor Coverage can be elected. It can provide coverage for emergency road service at the scene and towing up to the limits shown on the policy.(availability subject to the State and other coverages you carry)
9. **Rental Reimbursement**- You may choose to carry rental reimbursement for auto rental up to specified limit. In the event of a covered loss, your insurer will reimburse you for car rental expenses up to the limits and time periods specified in your policy contract while repairs are being made to your covered vehicle. (availability subject to the State and other coverages you carry)