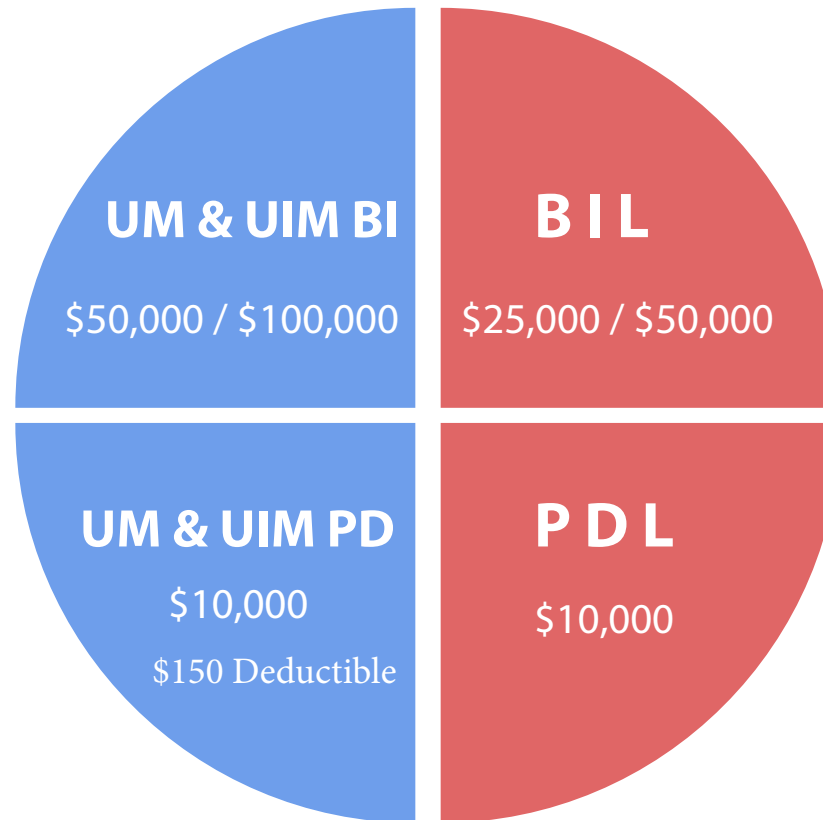




## Vermont State (At-Fault) Minimum Required Auto Insurance



**BIL** or Bodily Injury Liability - Covers expenses related to the injury or death of another driver or a pedestrian when an accident is your fault.

**PDL** or Property Damage Liability - Covers expenses related to the damage of another person's property—like vehicles, homes, buildings and other structures — when an accident is your fault.

**UM & UIM BI** or Uninsured & Underinsured Motorist Bodily Injury - Covers medical expenses for you and your passengers if you're injured in an accident, the other driver is at fault and either (1) doesn't have any insurance or (2) doesn't have enough insurance.

**UM & UIM PD** or Uninsured & Underinsured Motorist Property Damage - Covers expenses for damage to your car, if you're in an accident, the other driver is at fault and either (1) doesn't have any insurance or (2) doesn't have enough insurance.