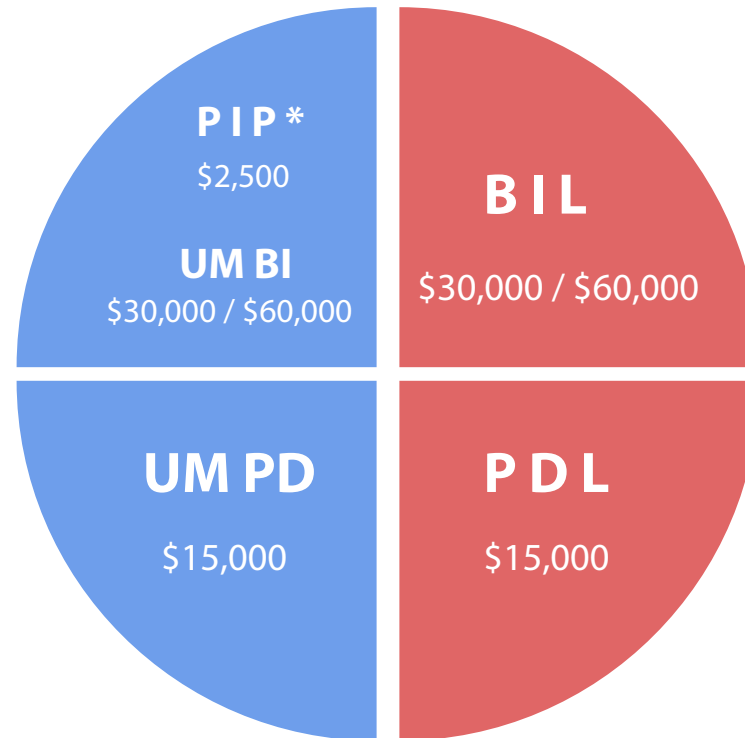




Maryland State (At-Fault) Minimum Required Auto Insurance



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 BI or Uninsured Motorist Bodily Injury - Covers medical expenses for you and your passengers, if you're injured in an accident, the other driver is at fault & doesn't have any insurance.

UM PD or Uninsured Motorist Property Damage - Covers expenses for damage to your car, if you're in an accident, the other driver is at fault & doesn't have any insurance.

PIP or Personal Injury Protection - Whether you are responsible for the accident or not, this covers medical expenses for you and your passengers, if injured in an accident.

* - Choose between Full or Limited PIP. Full PIP provides benefits for you, any member of your family, and any non-family occupant of your vehicle. You may also choose limited PIP, which excludes benefits for you and members of your family age 16 and over. This alternative costs less and should be considered if you already have medical and hospitalization insurance.