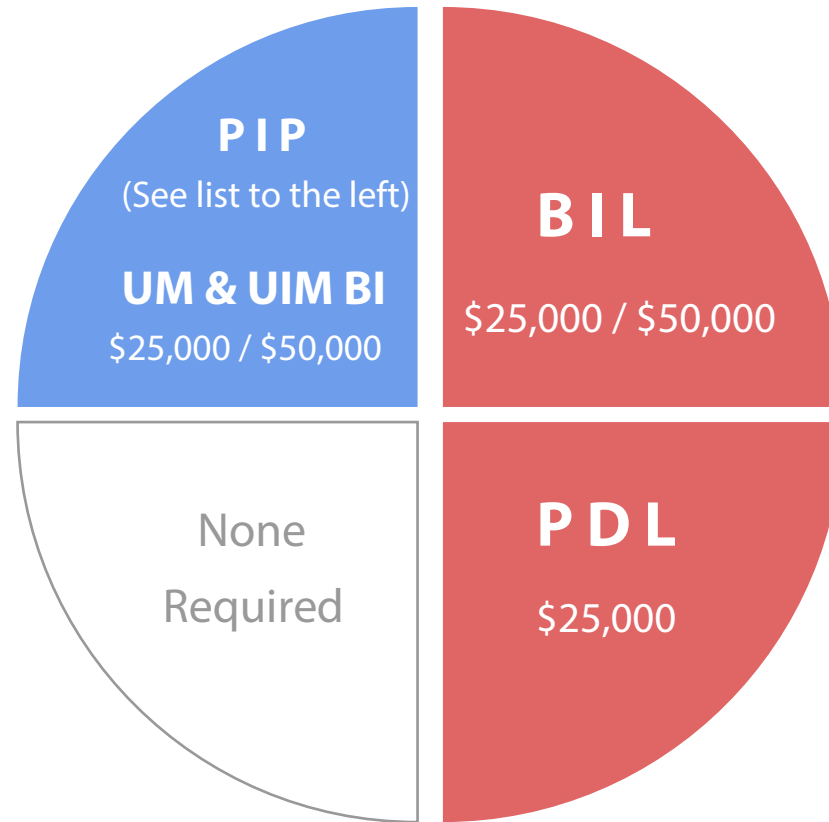




# Kansas State (No-Fault) Minimum Required Auto Insurance



## PIP

### Minimum amount required by law:

- \$4,500/person for medical expenses
- \$900/month for one year for disability/loss of income
- \$25/day for in-home services
- \$2,000 for funeral, burial or cremation expense
- \$4,500 for rehabilitation expense
- Survivor Benefits: - Disability/loss of income up to \$900/month for one year
- In-home services up to \$25/day for one year

**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.

**PIP** or Personal Injury Protection - Pays for medical expenses, rehabilitation, funeral expenses, lost wages, and in-home assistance for you & your passengers if injured in an accident, regardless of who is at 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, (2) doesn't have enough insurance or (3) is a hit and run driver.