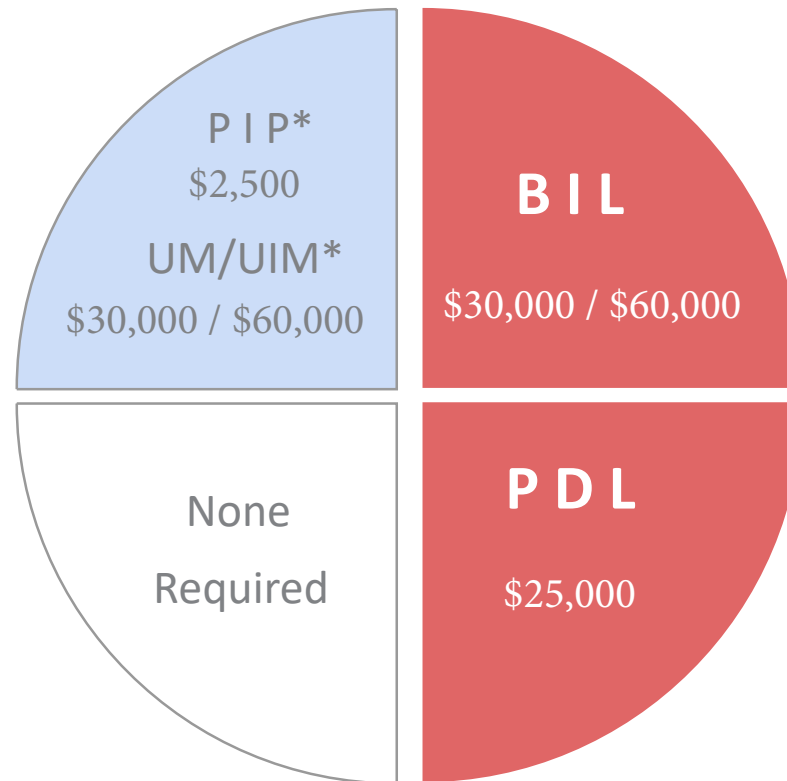




Texas State (At-Fault) Minimum Required Auto Insurance



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.

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

UM/UIM or typically offered as "Uninsured Motorist Coverage." - 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. (May include or separately list property damage coverage depending on the insurer.)

*Coverage must be offered but may be declined by the insured.