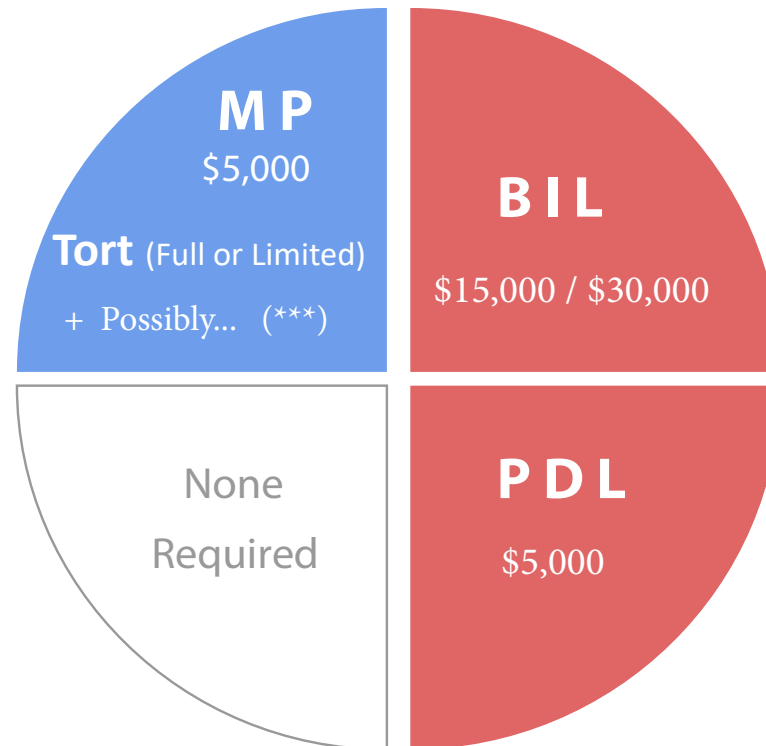




## Pennsylvania State (No-Fault) Minimum Required Auto Insurance



**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.

**MP** or Medical Payments - Whether you are responsible for the accident or not, this covers medical expenses for you and your passengers, if injured in an accident.

**Tort** - Option to choose either Full or Limited Tort. Limited tort coverage offers you a savings on your premiums. You are still able to recover all out-of-pocket medical and other expenses; however, you are not able to recover certain damages - such as payments for pain and suffering - unless the injuries meet one of the exceptions to limited tort as defined in Act 6 of 1990, title 75, section 1705 (d). With full tort coverage selection, you retain unrestricted rights to bring suit against the negligent party.

(\*\*\*) - The State requires insurers to offer (UM/UIM) Uninsured / Underinsured motorist coverage with below limits, but you may reject in writing.  
UM/UIM BI (Bodily Injury) - \$15,000 / \$30,000    [www.insurancepolicyauthority.com/auto/starter-guide-auto](http://www.insurancepolicyauthority.com/auto/starter-guide-auto)