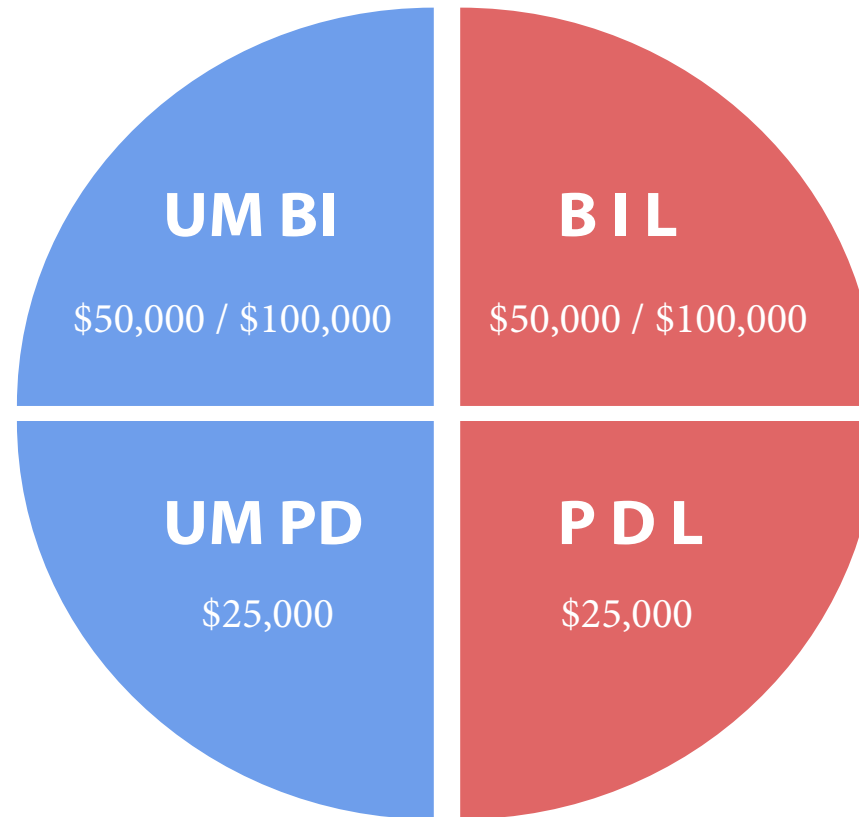




## Virginia State (At-Fault) Minimum Required Auto Insurance



**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 and either (1) doesn't have any insurance or (2) is a hit and run driver.

**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 and either (1) doesn't have any insurance or (2) is a hit and run driver.