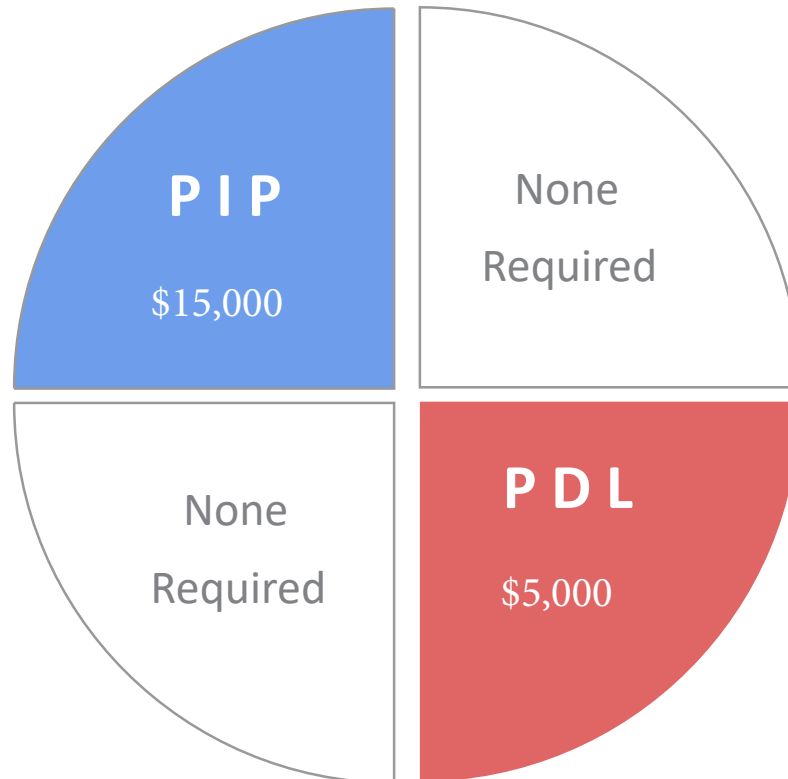




## New Jersey State (No-Fault) Minimum Required Auto Insurance



**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, lost wages, lost services, and funeral expenses for you and your passengers, if injured in an accident.

\* The Automobile Insurance Cost Reduction Act mandated that a **"Basic Policy"** be available to all drivers. The above are the minimum coverage amounts required under the **Basic Policy**. Insurers also have the option to choose a **"Standard Policy"**, which provides more coverages and limits.