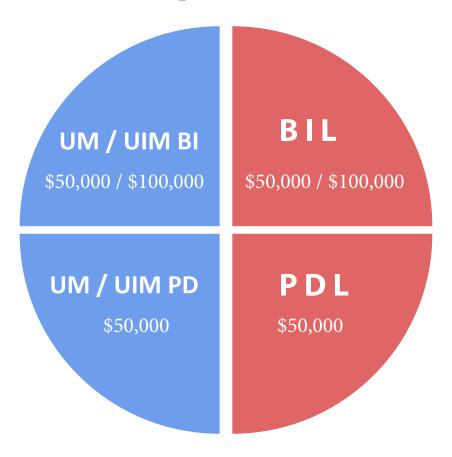


## North Carolina State (At-Fault) Minimum Required Auto Insurance





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 doesn't have any insurance.

**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 & doesn't have any insurance.

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