



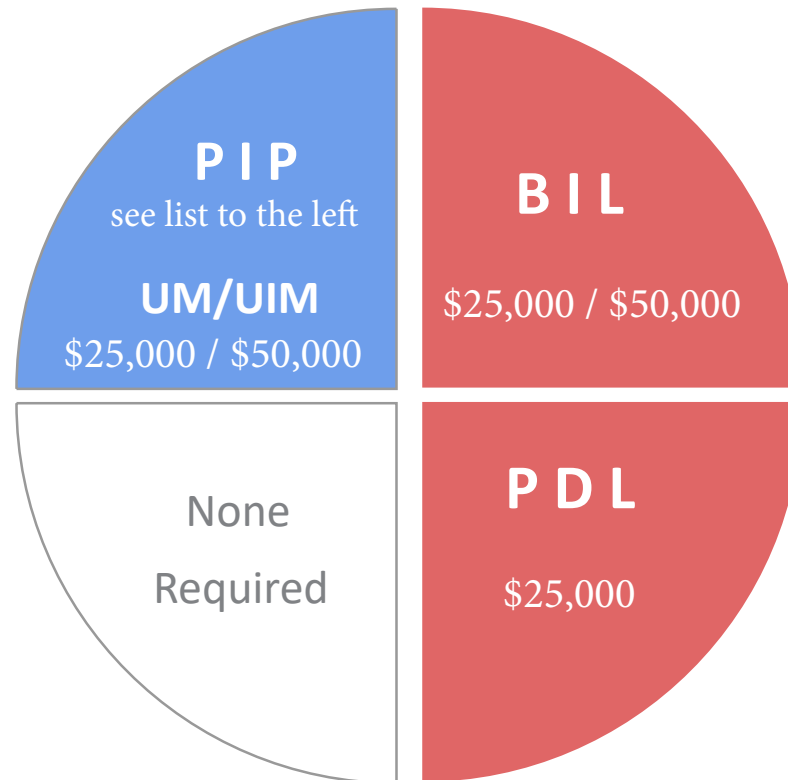
Kansas State (No-Fault) Minimum Required Auto Insurance



PIP

Minimum amount required by law:

- \$4,500/person for medical expenses
- \$900/month for one year for disability/loss of income
- \$25/day for in-home services
- \$2,000 for funeral, burial or cremation expense
- \$4,500 for rehabilitation expense
- Survivor Benefits: - Disability/loss of income up to \$900/month for one year
- In-home services up to \$25/day for one year



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, lost wages and other expenses for you and your passengers, if injured in an accident. (see list above)

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.)