Common Coverage Types by Area

You	**PIP**	Personal Injury Protection	- Helps cover injuries to you and your passengers regardless of who caused the accident. Depending on the state, it may also cover lost wages and other expenses.
	MedPay	Medical Payments	- Helps cover medical expenses for you and your passengers after an accident, regardless of who caused it.
	UM BI	Uninsured Motorist Bodily Injury	- Helps cover injuries to you and your passengers when an at-fault driver has no insurance.
	UIM BI	Underinsured Motorist Bodily Injury	- Helps cover injuries to you and your passengers when an at-fault driver does not have enough insurance.
Your car	**Coll**	Collision	- Covers damage to your car resulting from a collision with another vehicle or object, or from events such as a rollover.
	Comp	Comprehensive	- Covers damage to your car that is not caused by a collision, such as theft, fire, vandalism, weather, or contact with an animal.
	UM PD	Uninsured Motorist Property Damage	- Helps cover damage to your vehicle when an at-fault driver has no insurance.
	UIM PD	Underinsured Motorist Property Damage	- Helps cover damage to your vehicle when an at-fault driver does not have enough insurance.
Other People	**BIL**	Bodily Injury Liability	- Helps cover injuries to other people if you cause an accident.
Other Property	**PDL**	Property Damage Liability	- Helps cover damage you cause to other people's property, including vehicles and structures.
	PPI	Property Protection Insurance (Michigan)	- Helps cover damage your vehicle causes to property in Michigan, such as buildings, fences, and properly parked vehicles.

Note: Coverage types, requirements, and availability can vary by state and insurer.

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