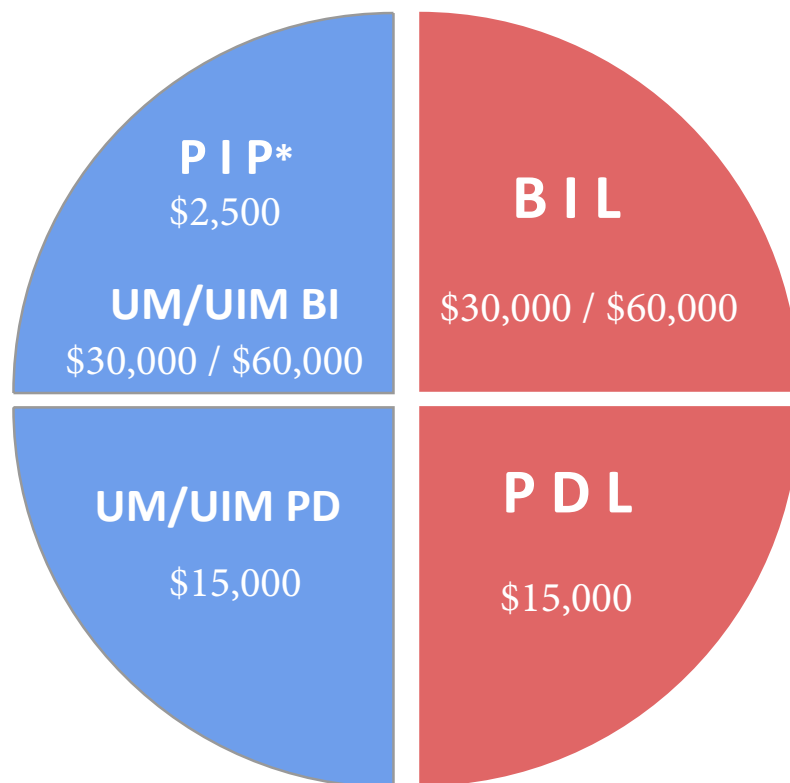




Maryland State (At-Fault) Minimum Required Auto Insurance



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.

PIP or Personal Injury Protection - Whether you are responsible for the accident or not, this covers medical expenses and lost wages for you and your passengers, if injured in an accident. (* - Choose between Full or Limited PIP. Full PIP provides benefits for you, any member of your family, and any non-family occupant of your vehicle. Limited PIP costs less but excludes certain benefits for you and members of your family age 16 and over.)

UM/UIM BI or Uninsured/Underinsured 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, (2) doesn't have enough insurance or (3) is a hit and run driver.

UM/UIM PD or Uninsured/Underinsured Motorist Property Damage - Covers damage to your vehicle or other property if 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.