

Standard Coverage Types by Area

You

PIP

Personal Injury Protection - If you and/or your passengers are hurt in an accident, this can cover your medical bills and in some cases, lost wages and other expenses.

MP

Medical Payments - If you and/or your passengers are hurt in an accident, this can cover your medical expenses.

UM BI

Uninsured Motorist Bodily Injury - Covers medical expenses if you're injured in an accident, the other driver is at fault and doesn't have any insurance.

UIM BI

Underinsured Motorist Bodily Injury - Covers medical expenses if you're injured in an accident, the other driver is at fault and doesn't have enough insurance.

Coll

Collision - Covers expenses to repair or replace your vehicle that's been damaged in a collision accident - like hitting a car, bridge or tree.

Comp

Comprehensive - Covers expenses for damage caused by incidents other than a car collision accident - like theft, fire, vandalism, weather or animal damage.

UM PD

Uninsured Motorist Property Damage - Covers expenses to repair or replace your vehicle if it's damaged in an accident in which the other driver is at fault and doesn't have any insurance.

UIM PD

Underinsured Motorist Property Damage - Covers expenses to repair or replace your vehicle if it's damaged in an accident in which the other driver is at fault and doesn't have enough insurance.

Other
People

BIL

Bodily Injury Liability - Covers expenses related to the injury or death of another driver, passenger or a pedestrian.

Other
Property

PDL

Property Damage Liability - Covers expenses related to the damage of another person's property - like vehicles, homes, buildings and other structures.

PPI

Property Protection Insurance - Covers the cost of damages you cause to other's property - like buildings, poles, fences, mailboxes and similar structures as well as parked cars.