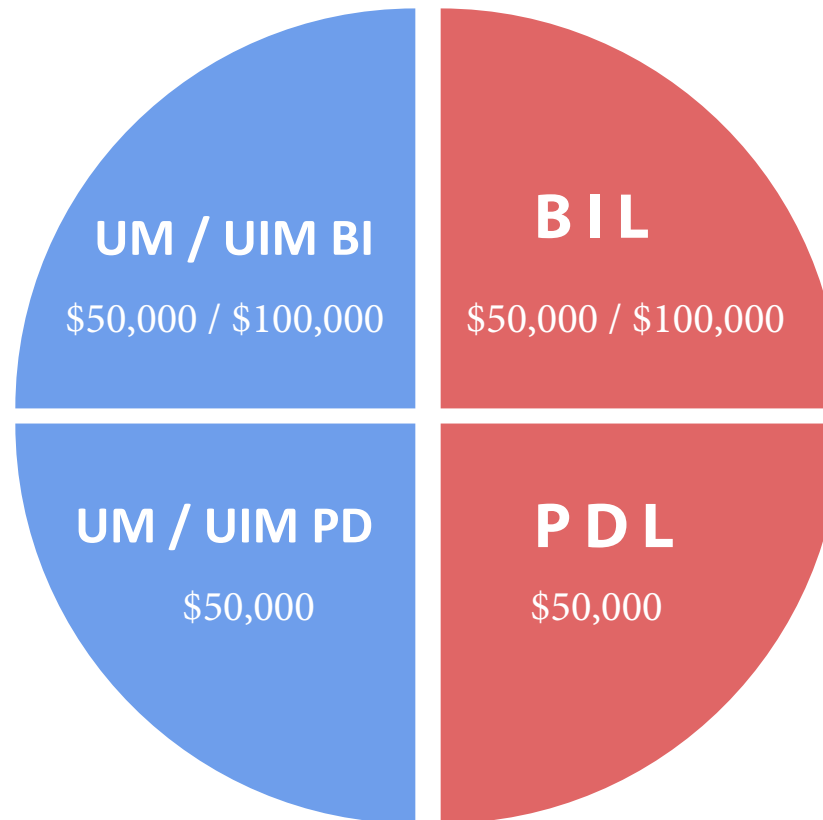




North Carolina State (At-Fault) Minimum Required Auto Insurance



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.