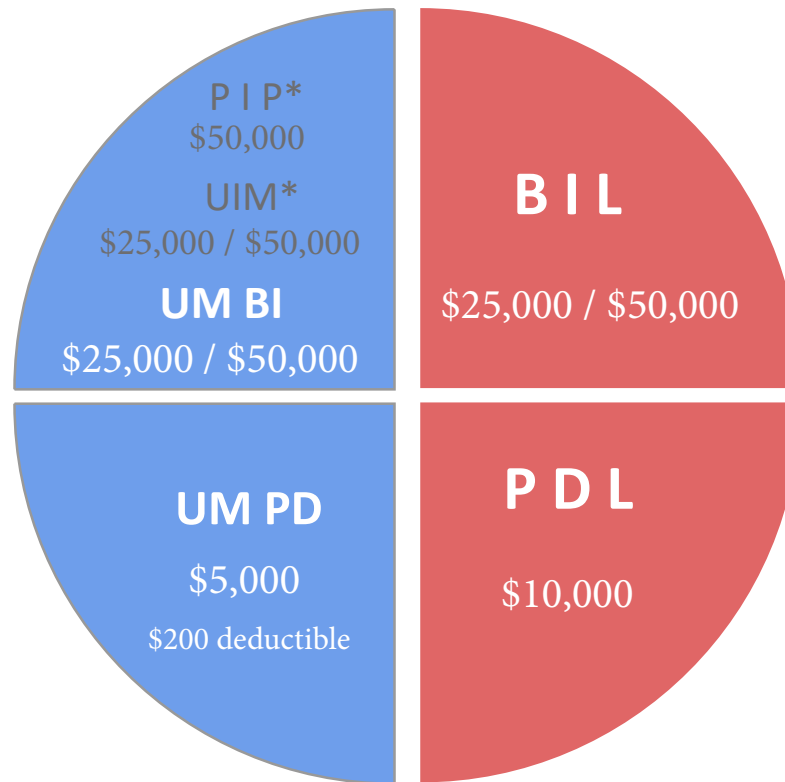




District of Columbia (No-Fault/Choice) Minimum Required Auto Insurance



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 either (1) doesn't have any insurance or (2) is a hit and run driver.

UM PD or Uninsured Motorist Property Damage - Covers damage to your vehicle or other property if the other driver is at fault and either (1) has no insurance or (2) is a hit-and-run driver.

PIP or Personal Injury Protection - Whether you are responsible for the accident or not, this covers medical expenses/lost wages for you/your passengers, if injured in an accident.

UIM or Underinsured Motorist - Covers medical expenses for you/your passengers; if you're injured in an accident, the other driver is at fault and doesn't have enough insurance.

*Coverage must be offered but may be declined by the insured.

www.insurancepolicyauthority.com/auto/auto-guide