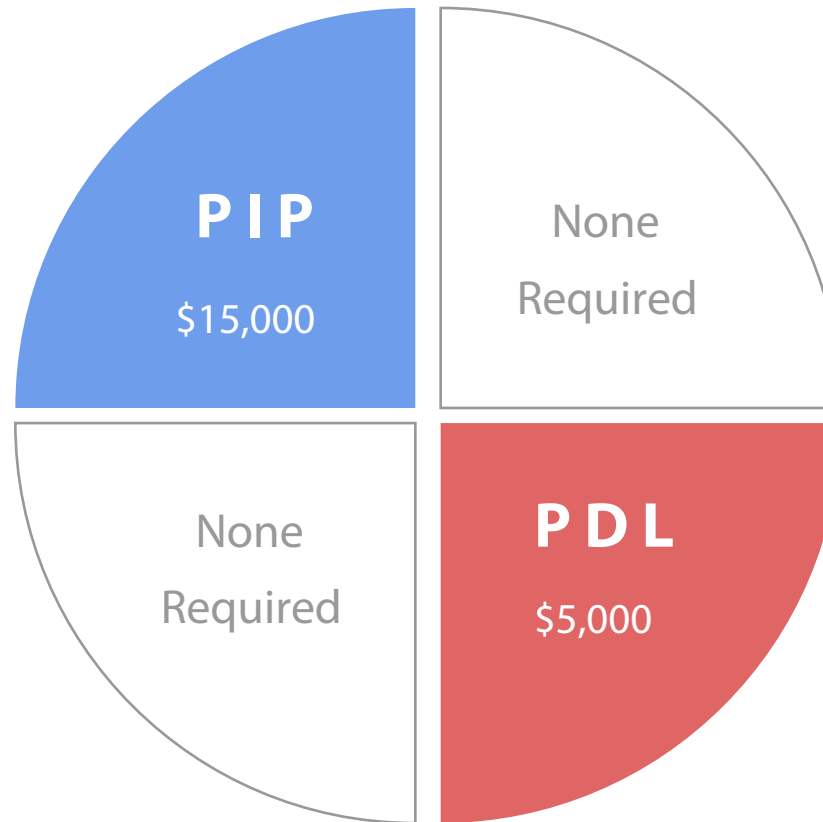




New Jersey State (No-Fault) Minimum Required Auto Insurance



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 for you and your passengers, if injured in an accident.

* The Automobile Insurance Cost Reduction Act mandated that a **“Basic Policy”** be available to all drivers. The above are the minimum coverage amounts required under the **Basic Policy**. Insurers also have the option to choose a **“Standard Policy”**, which provides more coverages and limits.