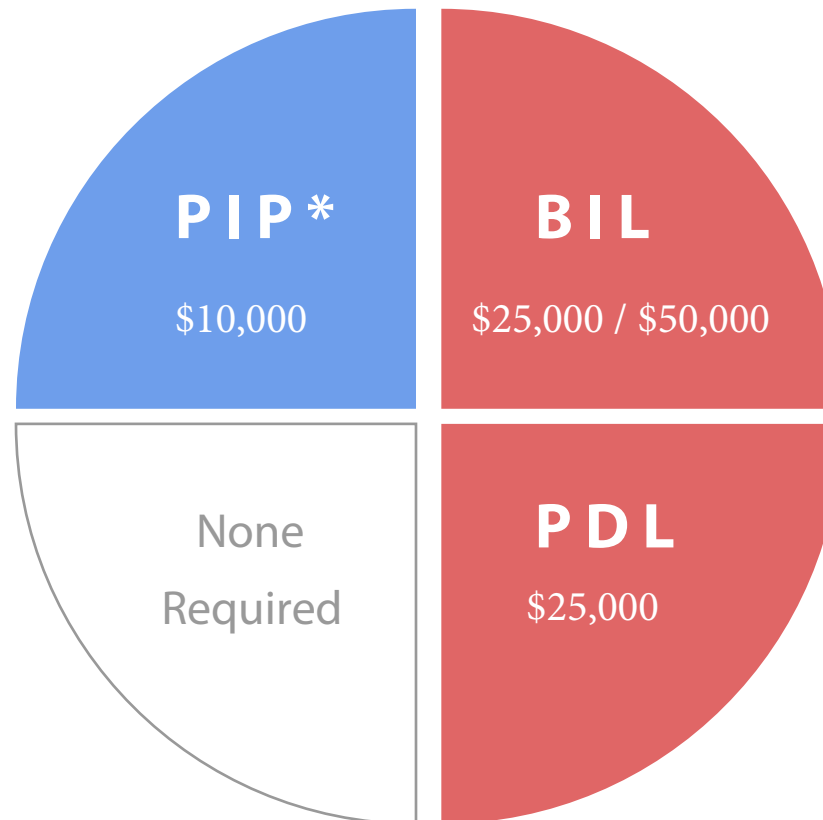




## Kentucky State (No-Fault) Minimum Required Auto Insurance



**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 & other structures —when an accident is your fault.

**PIP** or Personal Injury Protection - Whether you're responsible for an accident or not, this covers medical expenses and lost wages for you & your passengers, if injured in an accident. It also provides protection for pedestrians if your vehicle strikes a pedestrian, regardless of who was at fault in the accident.

\* - Rejection: Drivers can reject PIP coverage, but must formally file a rejection form with the Kentucky Department of Insurance.