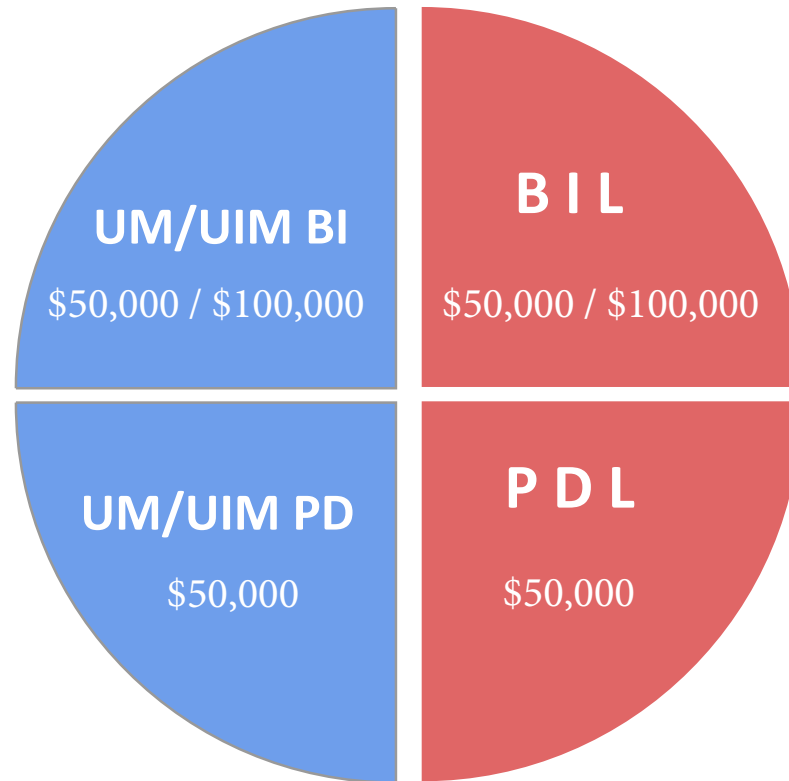




## North Carolina State (At-Fault) Minimum Required Auto Insurance



**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/UIM BI** or Uninsured/Underinsured 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, (2) doesn't have enough insurance or (3) is a hit and run driver.

**UM/UIM PD** or Uninsured/Underinsured Motorist Property Damage - Covers damage to your vehicle or other property if the other driver is at fault and either (1) doesn't have any insurance, (2) doesn't have enough insurance or (3) is a hit-and-run driver.