



## **The Insurance Glossary**

Shopping for insurance is no walk in the park. It's a lot easier when you can start with a working knowledge of the terminology you will see and hear. You'll find some of the most common below.

### Bodily Injury Protection

Protects against financial loss when you are held legally responsible for an accident causing injury or death. Usually shown as a "Split Limit," such as \$100,000/\$300,000, this is the limit provided for one injured person followed by the limit provided for two or more persons in any one accident or occurrence.

### Collision

Pays for damage to your covered vehicle (up to its actual cash value), less the deductible, for losses caused by collision. Selecting a higher deductible generally helps to reduce the cost of your insurance. In most states, it's available only if you carry Comprehensive coverage. Often required when your car is financed or leased.

### Comprehensive

Pays for damage to your covered vehicle (up to actual cash value), less the deductible amount, as a result of damage caused by events such as fire, theft, glass breakage, riot, windstorm or hail. Selecting a higher deductible generally helps to reduce the cost of your insurance. Often required when your car is financed or leased.

### Full Glass

Pays the amount of a covered glass loss with no deductible. This coverage is usually optional and purchased for an additional premium.

### Medical Payments

Pays reasonable and necessary medical expenses up to the selected limits, directly resulting from an auto accident. This may include medical care, recovery, rehabilitation and remedial care, as outlined in your policy. Coverage varies by state.

### Personal Injury Protection (No-Fault)

Pays benefits for the cost of personal injuries resulting from an automobile accident. Coverage applies without regard to who was at fault in the accident. It applies only to injuries, and it does not cover damage to a car or to any other property. In most states, no fault also provides coverage for lost income. Coverage is provided on a per person/per occurrence basis.



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### Property Damage Liability

Covers you against financial loss if you are found liable for damage to other people's property (e.g. light poles, fences, another vehicle, etc.) caused by your auto.

### Rental Reimbursement

If your car becomes inoperable due to a covered loss and you need to rent a substitute, this coverage pays the cost of the rental car up to your policy limits. Available only if you carry Comprehensive and Collision coverage.

### Towing & Labor

Pays up to the selected limit for towing of your covered vehicle when it is inoperable, whether or not there is an accident involved. You must also select Comprehensive to obtain this coverage.

### Uninsured and Underinsured Motorist Bodily Injury Coverage

Pays bodily injury or death expenses for you and any passengers in your vehicle up to your policy limits if you're struck by a driver who is uninsured or doesn't have adequate insurance, or if you're struck by a "hit-and-run" driver that you cannot identify.

### Uninsured Motorist Property Damage

Pays for damage to your vehicle when it is struck by an uninsured driver, a hit-and-run driver, or an insured driver whose Property Damage Liability limit is inadequate to cover the property damage losses incurred. Not available in all states.