All About Automobile Insurance

ADDITIONAL COVERAGES

COLLISION
Collision pays for damage to your car resulting from a collision with another car, an object, potholes or as a result of flipping over.

COMPREHENSIVE
Comprehensive reimburses you for loss due to theft or damage caused by something other than a collision with another car or object.
Comprehensive covers events such as fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot, or contact with animals.
It will also pay to repair your windshield if it is cracked or shattered.

UNINSURED & UNDERINSURED
Uninsured/Underinsured coverage reimburses you, a member of your family, or a designated driver if one of you is hit by an uninsured driver or a driver who doesn’t have sufficient insurance to pay for your total loss.
It also offers protection in the event a covered driver is the victim of a hit-and-run or if, as a pedestrian, you are struck by an uninsured or underinsured motorist.
WHAT INSURANCE DO I NEED?

Florida’s minimum coverage as long as you have a valid Florida license plate:

* $10,000 personal injury protection (PIP)
* $10,000 property damage liability (PDL)

Florida Financial Responsibility Law if at fault in a crash with bodily injury or property damage:

* minimum bodily injury liability (BIL) of $10,000 per person, $20,000 per crash
* $10,000 PDL per crash
* $10,000 PIP per person per crash

YOU SHOULD OBTAIN PIP, PDL & BIL COVERAGES

PROPERTY DAMAGE LIABILITY (PDL)

* PDL pays for damage you (or someone driving the car with permission) may cause to someone else’s property.
  * Usually, this means damage to someone else’s car, but it also includes damage to lamp posts, telephone poles, fences, buildings or other structures your car hit.
  * It does not cover damage to your car.

PERSONAL INJURY PROTECTION (PIP)

* PIP pays for the treatment of injuries to the driver and passengers of the policyholder’s car.
  * PIP can cover medical payments, lost wages and the cost of replacing services normally performed by someone injured.
  * PIP may also cover funeral costs.
  * In Florida, PIP pays 80% of your medical bills, and up to 60% of lost wages, up to the limit of your policy.

BODILY INJURY LIABILITY (BIL)

* BIL applies to injuries that you, the designated driver or policyholder, cause to someone else.
  * You and family members listed on the policy are also covered when driving someone else’s car with their permission.

HOW MUCH SHOULD I HAVE?

It’s important to have enough liability insurance. If you are involved in a serious accident, you may be sued for a large sum of money.

IT IS RECOMMENDED THAT YOU

Buy more than the state-required minimum liability insurance enough to protect assets such as your home and savings.