

Bodily Injury:

Bodily Injury Liability pays for the costs associated with injuries to the other person or people involved in an accident for which you are legally responsible.

It also covers your legal defense if you are sued as a result of an accident.

Property Damage:

Property Damage Liability pays for damage to other people's property resulting from an accident caused by your auto for which you are legally responsible.

It also covers your legal defense if you are sued as a result of an accident.

Medical:

Medical Payments coverage pays the reasonable and necessary medical, dental, hospital and funeral expenses for the insured, covered passengers and family members, who are injured in a covered auto accident, regardless of who was at fault. This is an additional coverage provided in all SPOT Policies.

UM/UIM

Uninsured Motorist Bodily Injury typically pays for you and your passengers' bodily injury damages caused by an uninsured, underinsured, or hit-and-run driver.

This is an optional coverage.

Comprehensive:

Comprehensive coverage pays for damage to your auto not caused by collision such as: Theft, animal damage, hail.

Collision

Collision Coverage pays for damage to your auto caused by collision with another object or when it overturns.

PIP

PIP stands for personal insurance protection (personal injury protection), and its comprehensive coverage can include medical expenses, lost wages, transportation to medical appointments and other costs incurred from an accident. It is referred to as "no-fault" coverage pays out claims regardless of who is at fault in the accident.