

Infographic: Types of auto coverage

Auto Insurance

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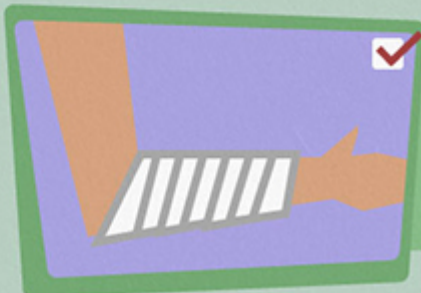
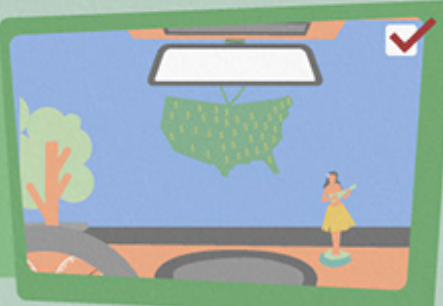
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The i's on Insurance: "Got It, Need It, Want It" Types of Auto Coverage

LIABILITY

Virtually every state requires a minimum amount of liability insurance, but the required coverage is pretty low. To be safe, buy additional coverage to protect your assets—it can end up saving a lot of money in the long run.



BODILY INJURY LIABILITY

Injuries, including fatal ones, which you, as the insured driver cause to someone else.

* required

PROPERTY DAMAGE LIABILITY

Damage your car may cause to someone else's property—other cars, fences, buildings, lamp posts, etc.

* required



MEDICAL PAYMENTS OR PERSONAL INJURY PROTECTION (PIP)

The treatment of your own or your passengers' injuries. PIP also covers lost wages and the cost of replacing essential services normally performed by the injured party (e.g. housework).

* required



COLLISION COVERAGE

An accident with another vehicle, or an object like a tree or sign post. Collision coverage is generally sold with deductible—the higher your deductible, the lower your premium.