

FIRST CHOICE

INSURANCE INTERMEDIARIES

Automobile Insurance

Auto insurance coverage is packaged into different coverage types. It is usually easiest to determine what you are required to purchase. Then, you determine what you have that needs to be protected. You purchase insurance to protect yourself (your family) in the event that you suffer a loss to your person or vehicle and you purchase insurance to protect yourself (your family) from losses suffered by others.

Your auto policy may include the following coverages. Each coverage is priced separately.

Bodily Injury Liability

This coverage applies to injuries that you, the designated driver or policyholder, cause to someone else.

Medical Payments or Personal Injury Protection (PIP)

This coverage pays for the treatment of injuries to the driver and passengers of the policyholder's car.

Property Damage Liability

This coverage pays for damage you (or someone driving the car with your permission) may cause to someone else's property.

Collision

This coverage pays for damage to your car resulting from a collision with another car, object or as a result of flipping over. It also covers damage caused by potholes. Collision coverage is generally sold with a deductible of \$250 to \$1,000—the higher your deductible, the lower your premium.

Comprehensive

This coverage reimburses you for loss due to theft or damage caused by something other than a collision with another car or object, such as fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot, or contact with animals such as birds or deer.

Uninsured and Underinsured Motorist Coverage

This coverage will reimburse you, a member of your family, or a designated driver if one of you is hit by an uninsured or hit-and-run.

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