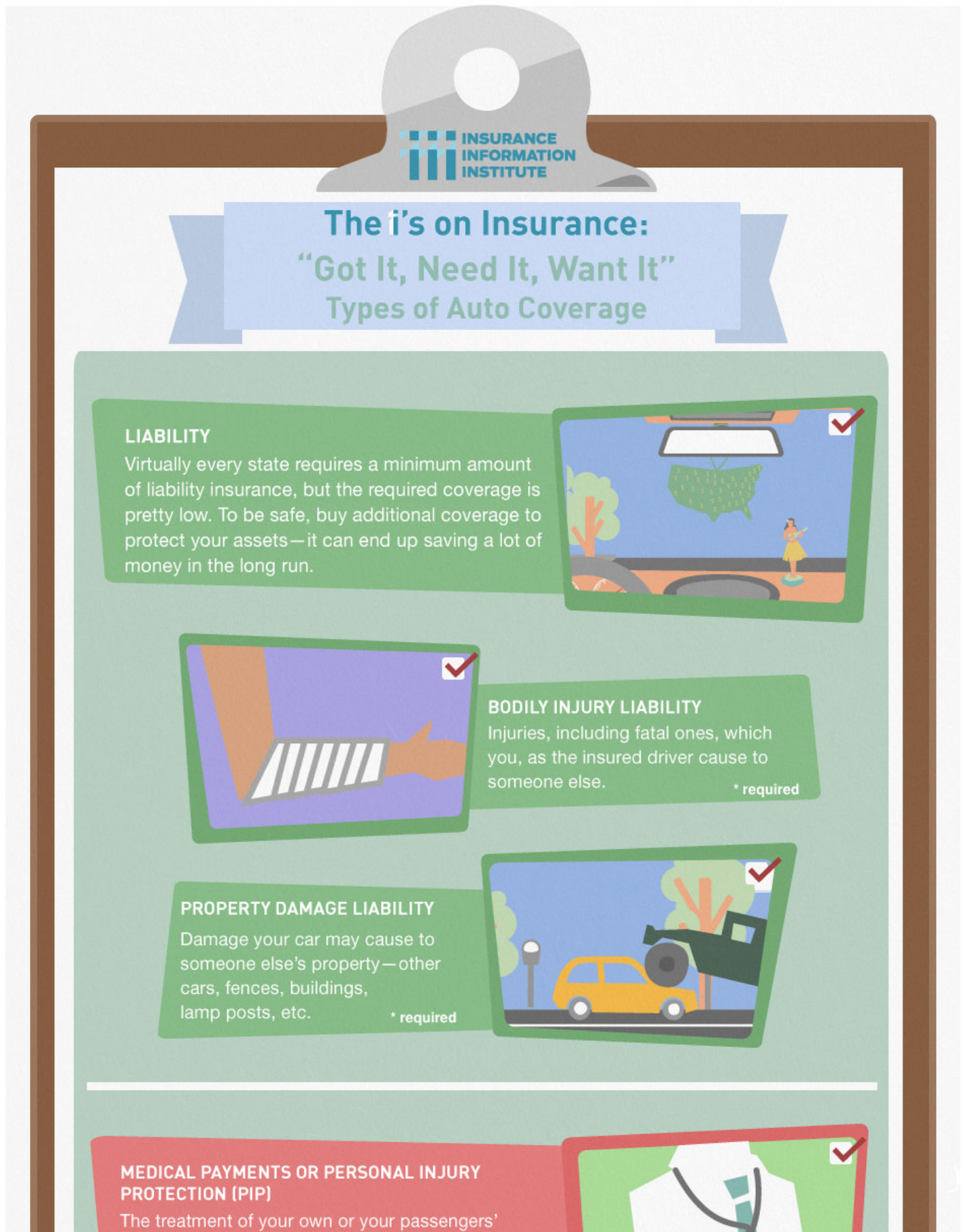




Infographic: Types of Auto Coverage

Some types of auto insurance coverage are required, others are optional, but you'll want to understand them all because they provide protection against several types of risk.



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.

* optional

COMPREHENSIVE COVERAGE

Damage caused by fire, falling objects, missiles, explosion, earthquake, windstorm, hail, flood, vandalism, riot or contact with animals (birds, deer etc.).

Sold with deductible.

* optional



UNINSURED/UNDERINSURED MOTORISTS COVERAGE

If an uninsured or hit-and-run driver hits you or your car—or if the other driver is at fault in an accident and doesn't have enough insurance to cover your damages. May also protect you if you are hit as a pedestrian.

* often required

RENTAL CAR REIMBURSEMENT

An add-on to your auto policy—pays for a rental car while your own car is being repaired due to covered damage.

* optional

