

It's more than just a car, it's your baby

A basic auto insurance policy provides protection to you and others, including:

- **Liability Coverage** for damages incurred by others if you cause an accident
- **Permissive User Coverage** for when you lend your vehicle to other individuals and they cause an accident
- **Around-the-Clock Claims Support** for helping you through incidents ranging from minor fender benders to natural disasters.

Most people also choose some or all of these additional protections:

- **Physical Damage Protection** for repairing your car after an accident
- **Personal Injury Protection/Medical Coverage** for assistance if you or your passengers are injured
- **Comprehensive Coverage** pays for damage done to your car in some way other than a collision, such as if it were stolen or vandalized
- **Uninsured Motorist Protection** for damages you are legally entitled to recover from a driver without liability insurance or a hit-and-run driver
- **Underinsured Motorist Protection** for damages you are legally entitled to recover that exceed the at fault driver's insurance limits.