

COVERAGE	LIMIT	BRIEF DESCRIPTION OF COVERAGE	VEHICLE
BODILY INJURY	No Coverage	This coverage pays on your behalf for any bodily injury or death caused by your vehicle. Legal fees, bail bonds and court costs are also covered. It pays up to the first limit for any one person, and up to the second limit for two or more persons. This coverage provides protection against loss of home, savings and income if you become involved in a serious accident.	
PROPERTY DAMAGE	10,000/each occurrence	This coverage pays on your behalf when you become legally liable for damage to property of others caused by your vehicle. It pays up to the limit selected plus the cost of any legal expenses.	Limit Applies To All
PERSONAL INJURY PROTECTION (PIP)	1000 deductible NIRR	This coverage pays 80% of all reasonable medical expenses, death benefits up to \$5000, and 60% of lost earnings. I am fully aware that I am electing to take a deductible mentioned to the left on my PIP insurance and that this deductible would have to be met before the PIP would pay. It is possible to meet this deductible with the insured's own medical insurance.	Ded / Limit Applies To All
UNINSURED MOTORIST	No Coverage	This coverage pays for medical expenses, lost wages, or pain and suffering, for you or anyone in your car when you are involved in an accident with an uninsured, under-insured, or hit and run motorist. It pays up to the first limit for one person and up to the second limit for two or more persons. If stacked, you may add together the coverage limits for each automobile insured under the policy.	
COMPREHENSIVE DEDUCTIBLE	No Coverage	This coverage pays for loss or damage to your vehicle caused by fire, theft, vandalism, hail, windstorm, riot, falling objects, etc.	
COLLISION DEDUCTIBLE	No Coverage	This coverage pays for loss or damage to your vehicle caused by collision with another object or by upset. Payments are made on an actual cash value basis for each loss, above the deductible selected.	
MEDICAL PAYMENTS	No Coverage	This coverage pays for medical expenses from accidental injury up to the limits of your policy. It covers the medical expenses for you and your family members or passengers regardless of fault (unlike bodily injury liability insurance).	
TOWING & CAR RENTAL LIMIT	No Coverage	This coverage pays for towing of your disabled vehicle and rental of a replacement vehicle if your vehicle is out of service for more than 24 hrs. Towing & Rental - This coverage is optional.	
CUSTOM EQUIPMENT	No Coverage	This coverage provides physical damage protection to custom parts or equipment, devices, accessories, enhancements, and changes, other than those which are originally installed by the manufacturer, which alter the appearance or performance of a vehicle.	