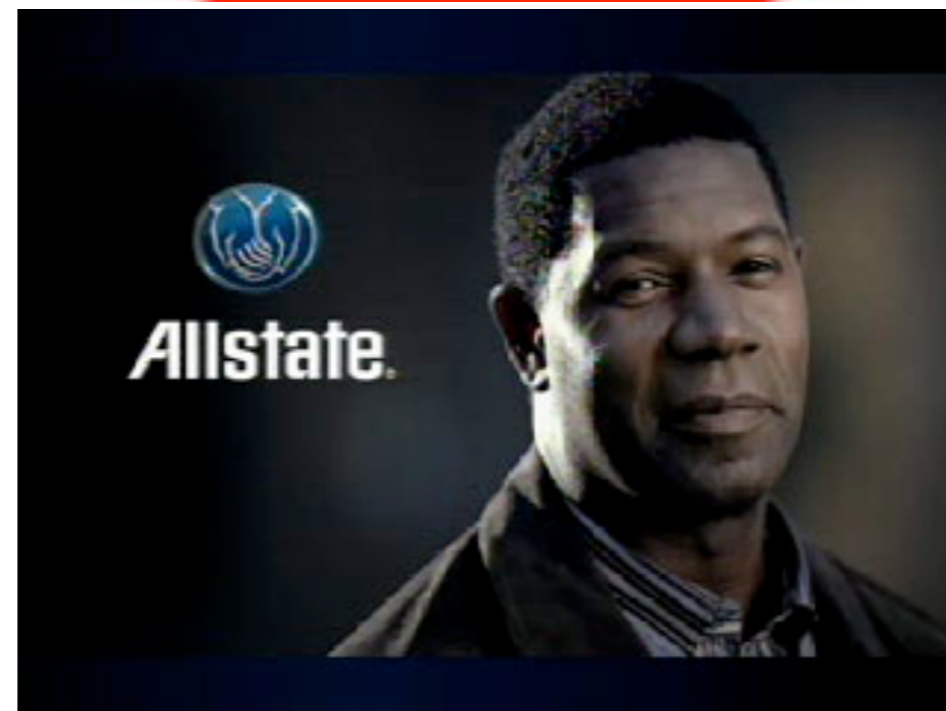


Car Insurance

On Your Own Unit



Types of Coverage

- **Liability**
- **Collision**
- **Comprehensive**
- **Personal Injury Protection**
- **Uninsured Motorist**
- **Underinsured Motorist**
- **Rental Reimbursement**

Liability

- **Pays for accidental bodily injury and property damages to others. Injury damages include medical expenses, pain and suffering and lost wages**

State law requires :

\$ 15,000 for a single death or injury.

\$30,000 for death or injury to more than one person.

\$5,000 for property damage.

Collision

- **Pays for damages to your vehicle caused by collision with another vehicle or object**

Comprehensive

- **Pays for loss or damage to the insured vehicle that doesn't occur in an auto accident. The types of damages comprehensive insurance covers include loss caused by fire, wind, hail, flood, vandalism or theft**



Personal Injury Protection

- **This coverage pays medical expenses for the insured driver, regardless of fault, for treatment due to an auto accident**

Uninsured Motorist

- **Pays your car's damages when an auto accident is caused by a driver who doesn't have liability insurance**

Underinsured Motorist

- **Pays your car's damages when an auto accident is caused by someone who has insufficient liability insurance**

Rental Reimbursement

- **This type of coverage will pay for a rental car if your car is damaged due to an auto accident. Often this coverage has a daily allowance for a rental car**

Factors that Determine How Much You Pay

- **Your Car**
- **How Much You Drive**
- **Where You Live**
- **You and Your History**

Your Car

- **Value of your car**
- **Sports Car versus Sedan**
- **Theft rate for your car**



Where You Live

- **High Occurrence of Vandalism or Theft**
- **Urban, Suburban or Rural**



How Much You Drive

- **How far you commute to work**
- **Annual mileage driven**



You and Your History

- **Male or Female**
- **Age (Under 25)**
- **Driving History (accidents & driving record)**



Keeping Your Costs Low

- **Drive Safely**
- **Obey the laws**
- **Choosing a car; Be selective**
- **Drive Less**

Premium

- **What you pay**
- **Pay Premiums usually every 6 Months**

Deductible

- **What you are required to pay during a claim**
- **Most often in amounts of \$100, \$250, \$500 or \$1,000**