

Personal Auto - Standard Coverage Categories

Selecting car insurance policy coverages can be complex because there are several various choices available. This causes a lot of consumers to merely pick the minimum coverages required by their state in order to satisfy the law instead of fulfilling their need for financial security.

The states have very basic requirements when it comes to auto insurance and blindly putting your family's future with them is a dangerous proposition. Alternatively, take read this guide with some common personal auto insurance coverage types and choose for yourself which are the most valuable to your family.

Bodily injury liability: If you are to blame in an auto accident, you could injure people in your vehicle or outside of your car. Bodily injury liability coverage offers insurance against the medical expenses and personal claims caused from these injuries. It also has two separate limits-one for single-person injuries and one for multiple person injuries.

Collision: If you collide with another car or if another vehicle hits you, your collision coverage will cover the damage.

Comprehensive coverage: There are some very real dangers to your vehicle that don't include driving including theft, flood, fire and vandalism. Comprehensive coverage from your insurance company covers the claims they bring in.

Medical payments: If you are in a collision and are injured, the medical payments coverage will cover for your medical expenses.

Personal injury protection: If you are in an fender bender, no matter who is at fault, personal injury protection (or PIP) will cover your medical expenses.

Property damage liability: If you are to blame in an accident you may cause damage to someone else's personal property (this includes their car, residence or other property) property damage liability can pay off claims associated with the damage.

Uninsured (or under-insured) motorist coverage: Unfortunately, even if your state requires it, not every driver has enough auto insurance coverage. If you have uninsured or under-insured motorist coverage, then your insurance company will compensate you in place of the other driver's missing (or insufficient) policy.

The next time you are in the market for an auto insurance policy, keep in mind the types of risk you and your automobile are exposed to each day and then, instead of buying insurance because your state says you must, buy insurance that will truly safeguard you from those dangers. That is the only way to guarantee that you have the coverage you need and your loved ones are entitled to.