



## AUTOMOBILE INSURANCE

**Following are our minimum recommended levels of coverage for your Automobile Insurance.** Please note that these are general recommendations. **Your situation may require adjustments or additional coverage.** We advise you to purchase as much coverage as you deem affordable. Please contact us if you have occasion to *regularly use a vehicle not owned by you and not part of your household.*

<b>COVERAGE</b>	<b>LIMITS</b>
<b>LIABILITY COVERAGES:</b>	
Part 3 Uninsured Motorist	\$250,000/\$500,000
Part 4 Property Damage	\$250,000
Part 5 Bodily Injury	\$250,000/\$500,000
Part 6 Medical Payments	\$ 25,000
Part 12 Underinsured Motorist	\$250,000/\$500,000
<b>PHYSICAL DAMAGE COVERAGES:</b>	
Part 7 Collision Coverage	\$ 500 deductible With waiver
Part 9 Comprehensive Coverage	\$ 500 deductible - 0 – glass deductible
Part 10 Substitute Transportation	\$30/day \$900 max.*
Part 11 Towing & Labor	\$100 per disablement

### **LIABILITY REVIEW**

#### **PARTS 3 & 12 – UNINSURED AND UNDERINSURED MOTORIST**

This coverage protects you if you are injured in an automobile accident and the other party is uninsured or does not carry enough coverage to satisfy your injuries. If you do not have enough medical or disability insurance, or if you foresee a substantially higher salary in future years, we suggest you consider buying higher limits.

#### **PART 4 – PROPERTY DAMAGE**

The coverage limit should be at least \$250,000 for everyone. The cost to purchase it is minimal – for example, to increase from \$10,000 to \$250,000 is approximately \$28.00.

## **PART 5 – BODILY INJURY**

**This is the most important coverage you purchase.** This protects you against financial disaster if you are sued. Individuals should carry at least an amount equal to their net worth. Consider that a suit might take two years to get to court. Your coverage may seem adequate at the time of the accident, but your assets at trial time may actually be higher. Many people also purchase a separate umbrella policy to increase their liability coverage to \$1,000,000 or more. We will be glad to quote you a cost for \$1,000,000, \$2,000,000 or more.

## **PART 6 – MEDICAL PAYMENTS**

This covers medical expenses for you, your household members and passengers, over and above amounts covered by Personal Injury Protection no matter who caused the accident.

## **PHYSICAL DAMAGE REVIEW**

### **PART 7 – COLLISION COVERAGE**

This is for damage sustained to your car in a collision. A \$500 deductible is standard for most people. By choosing the \$500 deductible rather than the minimum \$300, you will lower your policy premium. Higher deductible levels are available. By choosing waiver of deductible, you will be reimbursed your deductible amount if the identifiable other party is determined to be at fault.

### **PART 9 – COMPREHENSIVE COVERAGE**

This covers your car for damage such as vandalism, fire, theft and glass breakage. Again, a \$500 deductible is standard. We also recommend you DO NOT CARRY a glass deductible. Choosing this deductible provides a minimal savings.

### **OPTION – ORIGINAL EQUIPMENT MANUFACTURER (“OEM”)**

You **may be eligible** to purchase this new coverage extension for Parts 7 and/or 9. **If available (Insurer option to offer), and for an additional premium charge**, the coverage pays the amount necessary to replace any damaged “crash part”, **that cannot be repaired**, with an OEM part.

### **PART 10 – SUBSTITUTE TRANSPORTATION**

This provides reimbursement of rental charges if your vehicle is being repaired due to a Collision or Comprehensive loss. **\*This coverage can now be purchased at higher limits of \$45/day, \$1,350 max or \$100/day, \$3,000 max.**

### **PART 11 – TOWING AND LABOR**

This provides reimbursement of towing and /or labor costs (incurred at the scene to get your auto going) when your auto is disabled.