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damage, fire, theft,  
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policyholder agrees to pay the premium and the insurance company agrees to pay losses as defined in the policy. Auto insurance provides property, liability and medical coverage: Property coverage pays for damage to, or theft of, the car.

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Understand the  
coverage for your

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car Medical payments or personal injury protection (PIP).

This coverage pays for the treatment of injuries to the driver and...

Property damage liability. This coverage pays for damage you (or someone driving the car with your

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(permission) may  
cause... Uninsured  
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consumers A deductible is an agreed amount of money that you cover out-of-pocket in the event of a claim; the insurance company pays the rest Make sure you have the liability coverage required by law at the very least

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## *The Different Types of Auto Insurance Coverage Explained*

An auto insurance policy is an agreement between a driver (the policyholder) and an insurance company where the policyholder pays the insurance company a fee (the

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premium) in The  
exchange for the  
Basic  
insurance  
Coverages  
company's promise  
to pay a claim if  
there is an  
accident. A basic  
auto insurance  
policy usually  
provides six types  
of coverage: 1.

*A practical guide  
for understanding*

*Page 23/41*

# Download Ebook Auto car insurance

Six common car insurance coverage options are: auto liability coverage, uninsured and underinsured motorist coverage, comprehensive coverage, collision coverage, medical payments coverage and personal injury

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Depending on where you live, some of these coverages are mandatory and some are optional.

*Six Types of Car Insurance Coverage | Allstate Basic and Miscellaneous Auto Coverages*

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Insurance The

insurance is used  
to protect you  
against expenses

you may not  
otherwise be able  
to afford if you are  
involved in an  
automobile  
accident. The

automobile policy  
is a combination of  
four individual  
types of coverages.

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There are also  
The  
Basic  
Coverages  
coverages that can  
be purchased in  
addition to the  
basic coverages.

## *NC DOI: Basic and Miscellaneous Auto Coverages*

Auto insurance  
covers damage to  
your vehicle,  
damages/injuries  
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Coverages

someone else, and much more. Check out the different types of coverage we offer below and get a customized car insurance quote. Coverages for someone else's injuries and vehicle

*Types Of Car  
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Coverages -*

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Generally, the six basic car insurance coverages you'll need are: 1. Bodily Injury Liability Coverage Bodily injury liability insurance can help pay legal expenses if you cause an accident that injures another

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| What Is Basic  
Coverage for Auto

...

Basic insurance includes coverage for damage or injuries suffered in a hit-and-run. The coverage is available to every B.C. resident, even

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if you don't own or insure a vehicle. If you're eligible, up to \$200,000 is available to anyone whose property is damaged, or who is injured or killed in a crash on a roadway in B.C. Find out more about hit and run claims .

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## *Basic Insurance The ICBC*

Basic car insurance protects you against an accident in which you cause damage to someone else's property or injure another person. More coverage can be purchased to help cover the cost of medical

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many states  
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A car insurance premium is simply the dollar amount you pay for your coverage.

Depending on your insurance company, you may pay monthly, quarterly, semiannually or even annually.

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*Auto Insurance -  
Choosing PIP  
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Liability coverage extends to you, your spouse, and any resident family member for the ownership, maintenance, or use of any car, pickup, or van unless specifically restricted by your

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policy. Put simply, liability auto insurance pays for injuries and/or damages that you cause to someone else in an accident.

*Car Insurance Basic Information | The General®*

Your auto insurance policy consists of multiple

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coverages that provide protection in different situations involving your vehicle.

Coverages have different limits and may have deductibles.

Specific coverages and limits may also be required by a lienholder or lender.

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