**AUTO INSURANCE COVERAGES EXPLAINED**

**Liability Coverage**

This covers your legal liability for bodily injury to others or damage to their property. Florida law requires to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are:

* autos owned by you or furnished or available for the regular use of you or your family members, which have not been specifically covered under the policy
* vehicles with less than 4 wheels
* claims for injuries to family members

**Personal Injury Protection (PIP**)

This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Payments are for 80% of medical expenses, 60% for loss of income, replacement household services and (if the limit has not been exhausted by other benefits), a death benefit, Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you or your family members own which have not been specifically covered under the policy, and injuries to other vehicle owners required by law to have their own coverage.

**Medical Payments Coverage**

This coverage supplements the medical reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. The principal exclusions are similar to those for liability coverage.

**Uninsured Motorists Coverage**

This coverage pays for bodily injury to you, family members and certain others, resulting from the negligence of others. It pays when the at-fault party has: no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if the injuries result from a hit-and-run vehicle. Your coverage may be Stacked or Non-Stacked. The principal difference between these two forms is that the total amount of protection under the stacked form is the sum of the limits applicable to all vehicles insured, whereas under the non-stacked form the limit stated for each vehicle applies per accident regardless of how many vehicles you own or insure.

**Collision and Comprehensive**

These coverages cover damage to your vehicle resulting from upset or impact with another object. Comprehensive provides coverage for damage to your vehicle resulting from fire, theft and other direct losses not excluded. The principal exclusions are for damage to certain electronic and sound equipment; tapes and other media; radar detectors; undeclared camper bodies; and van or pickup customized equipment.

**Rental Reimbursement Coverage**

Rental Reimbursement Coverage pays for the cost incurred by you for rental of an auto from an auto rental agency or a vehicle repair shop while your covered auto, for which this coverage is purchased, is inoperable as a result of collision or a comprehensive loss. Rental reimbursement is not paid when your covered auto is inoperable due to wear and tear, freezing, mechanical or electrical breakdown or failure or road damage to tires. The limit of liability for Rental Reimbursement Coverage is the amount shown in the Declarations as the daily limit, for up to 30 days for each accident, loss or theft.

**Other Coverages**

In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal endorsements which may be found are towing and labor costs; extended transportation expenses; coverage for audio, visual and data electronic equipment, tapes, records, discs and other media; customizing equipment coverage.

For more information, contact one of our insurance specialists at 407.898.1116