

Coverage Description

These brief descriptions are not meant to be complete definitions of insurance coverage offered under this program. Full descriptions are provided as part of your policy.

Bodily Injury Liability Mandatory	Protects you when you are liable for the injury or death of others due to an automobile accident, including legal and court costs. The limits of this coverage refer to the maximum amount the insurance company will pay in the event of a claim. For example, limits of \$100,000/\$300,000 means the company will pay as much as \$100,000 to each injured person, but not more than a total of \$300,000 per accident.
Property Damage Liability Mandatory	Pays to repair or replace another person's property when you are responsible for the damage because of an auto accident. For example, it covers damage to another's auto, garage door, lamppost, etc.
Mandatory Basic Personal Injury Protection (BPIP) Mandatory	Pays for necessary medical, dental, hospital and rehabilitation expenses; 80% of your lost earnings up to a maximum payment of \$2,000 per month for three years, and up to \$25 per day for other expenses for a period of one year from the date of the accident causing the injury. You, and household relatives, are protected for accidents occurring in any state or Canadian province. BPIP is also referred to as Basic "No-Fault" coverage.
Optional Basic Economic Loss (OBEL) Optional	Optional Basic Economic Loss (OBEL) is an optional coverage that will pay certain expenses, up to \$25,000, above the Personal Injury Protection limit of \$50,000. Optional Basic Economic Loss is different from other coverages in that you can select the kinds of benefits to be paid under OBEL. If you select OBEL we will contact you when it appears likely that you may use up the Basic No-Fault coverage of your policy to find out how you wish to apply your OBEL coverage.
Additional Personal Injury Protection (APIP) Optional	APIP is an optional coverage for expenses above the Basic Personal Injury Protection limit of \$50,000. The 2 options available are: 1) pays up to \$50,000 with \$2,000 work loss monthly; 2) pays up to \$100,000 with \$2,000 work loss monthly.
Medical Payment (Residual) Optional	Pays doctors' bills, hospital bills and other related costs for you and your household relatives, regardless of who is at fault in an accident.
Uninsured Motorists Mandatory unless SUM selected	Protects you, your household relatives, and any other persons occupying your auto, if you are injured by a driver with no liability insurance, or by a hit-and-run driver who is held legally responsible for your injuries, in New York only.
Supplementary Uninsured/Underinsured Motorists (SUM) Optional	Protects you, your household relatives, and any other persons occupying your auto, if you are injured by a driver with no liability insurance, or by an underinsured driver, or by a hit-and-run driver who is held legally responsible for your injuries. Pays for your damages after the other driver's coverage has been exhausted. Coverage extends anywhere in the United States.
Comprehensive Optional	Pays for loss or damage to your vehicle caused by fire, theft, vandalism, hail, windstorm, riot, falling objects, flood, etc. Non-deductible glass coverage is available.
Collision Optional	Pays for loss or damage to your vehicle caused by collision with another object.
Towing and Labor Optional	If your auto is disabled, we offer coverage for towing or labor at the place of disablement, subject to the limit shown on your declarations page. This coverage is subject to an annual maximum of \$300.00.
Extended Transportation Expenses Optional	Pays toward expenses to rent an auto if you have a loss (covered under your Comprehensive or Collision coverage) and your auto is disabled longer than 24 hours. Pays up to the limit listed on the declarations page.