

7

TYPES OF AUTO INSURANCE COVERAGE YOU SHOULD CONSIDER



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BODILY INJURY LIABILITY

If your actions are found to be the cause of an accident this covers the cost of injuries, and even death that is caused to someone else. Be sure you have the right amount of coverage and the proper deductible.

PROPERTY DAMAGE LIABILITY

If your actions are found to be the cause of an accident this covers the cost of property damage including other cars, fences etc.. Often the state minimum coverage amounts are not enough in an accident.



PERSONAL INJURY PROTECTION (PIP)

PIP insurance will cover the treatment of your passenger's injuries. In many cases, it can also cover things like lost wages, and the cost of helping the passenger perform day to day duties that the injury prevents them from doing. This is what is known as a 'no fault coverage, as this is paid whether the driver is found to be the cause of the accident or not.

COLLISION COVERAGE

Should you hit another car or even lose control on a slick road and hit a tree, this type of coverage would kick in to help pay for the repairs.



COMPREHENSIVE COVERAGE

This type of auto insurance coverage is used the event damage is not caused by a collision. Situations like fire, flooding, theft and hitting an animal would be covered on this type of policy addition.

UNINSURED MOTORIST

If the other party in the accident does not have insurance uninsured motorist coverage can be a life saver. This can also be used in instances where you are the victim of a hit-and-run driver.



TOWING/RENTAL CAR

Most policies offer a towing and rental car reimbursement add-on. This is one of the things you rarely consider until you have an accident or car break down. This coverage can be a valuable piece of mind for your family.