

Definitions

1. **Comprehensive** – pays for damage to your vehicle caused by something other than a crash or collision, i.e., fire, vandalism, theft, falling objects or objects flying at you, i.e., a bird or deer. (Usually required if you have a loan.)
2. **Collision** – pays for damage to your vehicle caused by you striking something, i.e., a vehicle, a pole or tree. (Usually required if you have a loan.)
3. **Bodily Injury Liability** – pays for injuries and other damages to others from an accident in which you are at fault. (Usually required by state law.)
 - Conditions and restrictions vary by state for when a policyholder can sue another party for auto-related injuries.
4. **Medical Payments or Personal Injury Protection** – pays accident-related medical expenses for you and your injured passenger, regardless of who is at fault. (Usually required by state law.)
5. **Property Damage Liability** – pays for damages to someone’s property from an accident in which you are at fault. (Usually required by state law.)
6. **Uninsured Motorist** – pays for injuries (not property damage) to you and your passengers from an accident caused by a motorist who does not have insurance.
7. **Underinsured Motorist** – pays for injuries (not property damage) to you and your passengers from accident by a motorist without enough insurance to pay your claim.
8. **Uninsured Motorist Property Damage** – pays for damage to your vehicle or other property from an accident caused by a motorist who does not have insurance.
9. **Underinsured Motorist Property Damage** – pays for damage to your vehicle or other property from accident caused by a motorist without enough insurance to pay your claim.
10. **Rental** – pays to rent a vehicle after comprehensive or collision loss.
11. **Towing** – reimburses for towing and labor costs, disabled vehicle. Only available with comprehensive or collision coverage.