



what you need to know about car insurance

Think insurance has to be confusing? Complicated? And (it's okay to admit it) boring?

We may not be able to make car insurance more thrilling, but we can make it more understandable. We've put together this guide to help you learn about coverages, deductibles, and more. And don't forget that you can always call us with questions at 1-800-PROGRESSIVE. We're here to help—24 hours a day, seven days a week!

Be smart. Be safe. Be Progressive.

In most states, liability coverage is mandatory, and other coverages, like collision, are optional. If your car is leased or financed, you may be required to buy certain coverage limits. Discuss your insurance needs with your local independent agent or broker to be certain you have the coverages you need. Here's a brief overview:

Collision Coverage

Collision coverage pays for damages if your vehicle collides with another vehicle or object. Collision coverage is subject to a deductible, which is the amount that you pay out of pocket before your insurance company covers the remaining costs. You can choose the amount of your deductible. The most frequently selected deductible amount is \$500. Typically, the lower the deductible, the more you pay toward your overall policy premium.

Comprehensive Coverage

Comprehensive coverage pays for damage caused by an event other than a car collision, such as fire, theft, vandalism, hail, or flood. Comprehensive also covers damage to your car if you hit an animal, and it covers the

cost of a rental if your car is stolen. Like collision coverage, comprehensive coverage includes a deductible amount (typically the same amount you choose for collision).

Liability Coverage

Bodily Injury and Property Damage liability covers your legal liability for damages caused in a covered motor vehicle accident. If we will cover an accident for which you're sued, we pay for a lawyer to defend you.

You can choose the limits that apply to your liability coverage, and you can choose whether those limits are divided or combined. Split Limits divide Bodily Injury Liability limits per person and per accident. (For example, \$100,000/\$300,000 means that we will pay up to \$100,000 for Bodily Injury liability per person in a covered crash and up to \$300,000 per crash.) For Property Damage liability, we pay up to the limit you select per accident. A Combined Single Limit combines your liability coverage into one total limit per accident (in this example, \$300,000).

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Personal Injury Protection

Personal Injury Protection (PIP) is available in certain states and is commonly referred to as “no-fault insurance.” PIP covers your medical bills and often lost wages. PIP usually also covers the cost of personal services that you must pay someone else to do for you as a result of a car accident.

Medical Payments Coverage

Medical Payments coverage applies no matter who is at fault and covers the cost of reasonable and necessary medical care provided to you as a result of a car accident.

Uninsured/Underinsured Motorist Coverage

Uninsured/Underinsured Motorist coverage pays for damages that you’re legally entitled to recover for your bodily injury in the event that the person who caused the damage does not have any insurance or does not have enough insurance. Typically, this coverage provides coverage equal to your liability limits.

Rental Reimbursement

If you buy Rental Reimbursement coverage, we’ll reimburse you for rental car charges incurred while your vehicle is being repaired after a covered accident. You can buy Rental Reimbursement coverage only if you also buy Collision and Comprehensive coverage.

Roadside Assistance

Roadside Assistance covers the cost of a towing service (to the nearest qualified repair facility) or other service provider if your car breaks down, gets a flat tire, has a dead battery, runs out of gas, or becomes stuck in the snow or mud. This coverage also includes the cost of an auto locksmith if you’re locked out of your car.



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To learn more, call

ALLEN INS AGENCY
1001 HILL STREET
GRAND PRAIRIE, TX 75050
972-264-2541
SAM@NSUREU.COM

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