
Liability insurance

Liability insurance covers certain amounts for which you may be legally liable for bodily injury or property damage due to a covered accident, like pain and suffering or damages to another person's car.

Medical payments

Medical payments coverage pays certain medical bills for you and for passengers in your own car if they're injured in a covered accident. It also provides protection for covered losses if you're in a covered accident involving a car while on foot.

Uninsured/underinsured motorists coverage

Uninsured motorists coverage provides bodily injury coverage if you or your passengers are injured by a hit-and-run driver or someone without auto insurance. It also covers you if you're in an accident while on foot.

Underinsured motorists coverage fills in the gaps if you're in an accident with someone who doesn't have enough car insurance to cover your losses.

Personal injury protection

Personal injury coverage pays in the event of a covered injury, death, loss of services, or loss of income suffered by you, your covered passengers, or covered family members.

Comprehensive Coverage

A car accident isn't the only thing that can damage your vehicle. That's what comprehensive insurance coverage is for – it pays to have your car repaired when it's damaged by other covered things like fire, theft, glass breakage, falling objects or vandalism.

Collision Coverage

Collision coverage pays to repair covered physical damage to your car if it's damaged by a collision with another object.

Loan/lease gap coverage

Loan/lease gap coverage helps reduce out-of-pocket expenses if your car is totaled. This option helps pay the difference between what you owe on your loan or lease and the replacement value of your car.

Rental reimbursement

Basic Loss of Use coverage pays for a rental car or other transportation (such as bus or subway) if your car can't be driven following an accident.