

Part 1. Bodily Injury To Others – BI – covers you against lawsuits for the accidental injury or death of others caused by the operation of your car, but only if the accident occurs in Massachusetts. It also does not cover passengers in your car. BI covers you for a basic limit of \$20,000 per person and \$40,000 per accident. (COMPULSORY)

Part 2. Personal Injury Protection – PIP – pays up to \$8,000 for medical expenses, replacement services and 75% of any lost wages for you and other people injured or killed in a car accident. It doesn't matter who was at fault. (COMPULSORY)

Part 3. Bodily Injury Caused by an Uninsured Auto – UM – protects you, anyone you let drive your car, household members and passengers (unless covered by another Massachusetts policy with similar coverage) against losses caused by an uninsured or unidentified ("hit and run") driver. A minimum limit of \$20,000 per person and \$40,000 per accident is required. Massachusetts law requires the insurance company to offer additional limits of \$35,000 per person and \$80,000 per accident. (COMPULSORY)

Part 4. Damage to Someone Else's Property – PD – pays for damage you, household members or another authorized driver cause to another person's car or other property like a stone wall, fence, landscaping, telephone pole, etc. You are required to have \$5,000 in PD, but higher limits are available at a nominal cost. (COMPULSORY)

Part 5. Optional Bodily Injury to Others – OBI – adds higher limits to Part 1. It also adds coverage for passengers in your car and accidents which occur outside of Massachusetts. Massachusetts law requires the insurance company to offer limits of \$35,000 per person and \$80,000 per accident. Higher limits may be available at the option of the insurance company. (OPTIONAL)

Part 6. Medical Payments – MedPay -- If you purchase MedPay, it pays reasonable expenses for medical expenses and funeral services for anyone occupying your auto at the time of an accident. It also pays for bodily injuries suffered by you or any household member if struck by an auto as a pedestrian or if occupying someone else's auto at the time of the accident. This coverage is excess over PIP. The insurance company must offer a basic limit of \$5,000. Higher limits are available at the option of the company. (OPTIONAL)

Part 7. Collision – If purchased, it covers damage to your auto as a result of an accident. It does not matter who is at-fault. Collision will pay the cost to repair or the Actual Cash Value of the vehicle if it's a total loss, subject to your deductible. If you have a loan on your car or truck, your lender will require you to carry both Collision and Comprehensive. (OPTIONAL)

Part 8. Limited Collision – is not as broad as Collision. If purchased, your policy will pay, after subtracting your deductible, for damages to your auto as long as the driver of your auto has your consent and is no more than 50% at fault. The insurance company will not pay if the owner of the other auto cannot be identified. (OPTIONAL)

Part 9. Comprehensive – If purchased, Comprehensive pays for accidental damage to your auto other than damage caused by a collision. The kinds of losses paid are fire, theft, vandalism, explosion, earthquake, windstorm, hail, water, flood, malicious mischief, riot or contact with a bird or animal. This coverage will pay for the cost of repairs or the Actual Cash Value of the vehicle if it's a total loss or unrecovered theft, subject to your deductible. (OPTIONAL)

Part 10. Substitute Transportation – If purchased, this coverage will reimburse you (up to the amount you selected) for renting a car or other transportation expenses when your auto was involved in a covered claim and is being repaired or replaced. It will also reimburse you if your vehicle cannot be used because of the kind of damage or loss, including, theft, that is covered under Comprehensive. (OPTIONAL)

Part 11. Towing and Labor – If purchased, this coverage pays for towing, recovery and labor costs (at the scene for labor needed to get your car going) when your auto is disabled. It will not pay for the cost of repair parts. (OPTIONAL)

Part 12. Bodily Injury Caused By An Underinsurance Auto – UIM – is similar to Bodily Injury Caused By An Uninsured Auto. If you purchase UIM, it covers damages for bodily injury to people injured or killed as a result of certain accidents caused by someone who does not have enough insurance. Massachusetts law requires the insurance company to offer limits of \$35,000 per person and \$80,000 per accident. Higher limits may be available at the option of the insurance company. (OPTIONAL)