

Coverages of personal automobile insurance

When you purchase mandatory personal automobile insurance, you are actually obtaining several individual coverages contained within the legal two-party policy contract of insurance. Each separate coverage provides insurance protection against different types of losses. Following is a brief description of the basic coverages afforded under a personal automobile insurance policy contract...

- **Bodily Injury Liability*** provides coverage for medical expenses, rehabilitation and other covered costs if you and/or your family are negligent in causing injury to another person in a motor vehicle accident. Also, coverage applies for claims brought against you relative to settlement of lawsuits and the costs associated for your legal expenses.
- **Property Damage Liability*** provides coverage when you and/or other insureds in your household are negligent in causing damage to another person's personal property following a motor vehicle accident. Coverage applies for repair or actual cash value of the other party's personal property. Also, coverage applies for any legal expenses brought against you and/or other insureds in your household.
- **Personal Injury Protection Benefits (PIP) – Kansas No-Fault*** provides coverage for medical expenses, rehabilitation, funeral expenses, lost wages and in-home assistance for you and your passengers injured in a motor vehicle accident, regardless as to whom could be held at fault in causing the accident. Passengers in your motor vehicle who may be injured would file a **PIP** claim with their own respective insurance company for **PIP** benefits.
- **Uninsured/Underinsured Motorist Protection*** provides coverage for expenses associated with bodily injury caused by an uninsured or underinsured motorist following a motor vehicle accident. Also, coverage applies for settlement of lawsuits from an uninsured or underinsured motorist.
- **Comprehensive** provides coverage for damage caused to your own motor vehicle resulting from fire, theft, windstorm or hail, impact with a deer or other animal, or other losses, less your deductible.
- **Collision** provides coverage for the repairs or actual cash value of your own motor vehicle caused by a motor vehicle collision or rollover, less your deductible.

**The first four coverages listed above are mandatory in accordance with Kansas financial responsibility laws.*

