

What Kind of Car Insurance Do I Need?

Personal Injury Protection

If you are in an accident, this type of coverage helps to pay for medical bills and lost wages regardless of who was at fault for you and your passengers. This type of insurance is also referred to as no-fault.

(Mandatory in NY)

Towing Coverage

Coverage that helps pay for towing and labor costs. Car trouble can be costly and overwhelming, this coverage helps with breakdowns, flat tires and dead batteries.

Property Damage

This type of insurance helps pay for property damage when you are at fault in an accident, most commonly damage to another person's car like a dented bumper. **(Mandatory in NY)**

Comprehensive Coverage

If your car is stolen or damaged (non-accident related) this type of insurance helps to replace the car or pay for the vehicle damage. This type of insurance covers theft, vandalism, fire, natural disasters or falling objects.

Collision Coverage

This type of coverage helps you pay for damage to your car during an accident. This includes if your car is damaged by another vehicle or by hitting other objects like fences or trees.

Bodily Injury

If you are at fault in an accident this type of coverage helps you pay for the costs related to the injuries of other people. **(Mandatory in NY)**

Rental Car Coverage

This coverage helps aid in costs affiliated with accidents that occur while renting a car, and includes coverages like personal injury, property damage, collision and comprehensive.

Rental Reimbursement

This type of coverage helps pay for the cost of a rental car while your vehicle is being repaired after an accident or an incident that is covered by your policy.

Supplementary Uninsured/ Underinsured Motorists

Pays for expenses related to your injuries when the other person is at fault and the person is either uninsured or has lower limits of coverage than you. **(Opt-out in NY)**

Supplemental Spousal

If your spouse is responsible for an accident because of distracted or negligent driving, you can be compensated for damages that occur to the vehicle or costs associated with injury or death.



Coverages are optional if not otherwise noted. There are also many other additional insurance options available.