



AUTO INSURANCE QUICK FACTS

Types of Coverage

PIP (PERSONAL INJURY PROTECTION)

This goes toward Lost Wages and Medical Expenses in the event of an accident. By law it is on your policy & covers people in their car who are injured.

FL drivers are **ONLY** required to carry \$10K of PIP.

BODILY INJURY (BI)

Covers the people injured in your car or other cars if **YOU** cause the accident.

Studies show that close to 25% of FL drivers do not have BI or enough BI coverage on their policy.

UNINSURED OR UNDERINSURED MOTORIST (UM/UIM)

Covers **YOU** if the person at fault for the accident is uninsured/underinsured. It also covers **YOU** in cases of hit and run.

COLLISION OR PROPERTY LIABILITY

Helps pay to repair the car, vehicle, property in an accident or if you hit a fence or other object

PIP **does not** cover repairs to your car or property.

Since FL law only requires PIP coverage, many people don't realize their insurance doesn't provide the coverage they need until it is **too late**.

