



## Common Auto Insurance Coverages Explained

**Combined Single Limit Liability** The policyholder has one aggregate limit to provide them with coverage for any liability imposed on them by a party claiming to be injured in a auto accident by the insured. Example: \$500,000 CSL

**Split Limit Liability** The policyholder's liability is broken down into a per person bodily injury limit with a maximum aggregate limit for the entire accident. Example: \$250,000/\$500,000.

**Bodily Injury** Bodily injury liability coverage means the portion of an auto insurance policy covering injuries the policyholder causes to another person.

**Property Damage Liability** Coverage for damage that the policyholder does to another vehicle arising out of their liability.

**Uninsured/Underinsured Motorist** refers to the portion of an auto insurance policy protecting a policyholder from uninsured, hit-and-run drivers and drivers that are underinsured.

**Medical Payments** Coverage for any person in the policyholder's vehicle that was injured in an accident. This is regardless of fault.

**Comprehensive** coverage for the policyholder's covered vehicle in the event of damage from colliding with an animal, a falling object, vandalism, weather, glass breakage or theft.

**Collision** coverage for damage to the policyholder's covered vehicle in the event of an accident.

**Rental** Reimbursement to the policyholder to rent a car in the event a covered vehicle was being repair due to a covered claim.

**Towing** Reimbursement for towing expenses to a covered vehicle.