

Auto Insurance Basics

Automobile insurance coverages vary by state. Understanding the basics will help you make informed decisions about the types of coverage to purchase.

To ensure you get the coverage you need, disclose all drivers and automobiles in your household. Undisclosed drivers or automobiles may jeopardize your claim settlement.

Liability

Liability coverage pays when you are at-fault while operating your automobile. The coverage pays for bodily injury to another person, and for damage to another person's property.

Uninsured Motorists (UM)

Uninsured Motorists coverage pays for your bodily injury when you are injured in a hit-and-run or an accident that is caused by an uninsured motorist. In some states, Uninsured Motorists coverage will also pay for property damage.

Underinsured Motorists (UIM)

If you are injured in an accident involving an at-fault driver who does not have enough insurance to pay for your loss, this coverage will pay for your loss. In some states, Underinsured Motorists coverage will also pay for property damage.

Personal Injury Protection (PIP)

This pays for reasonable and necessary medical expenses for injuries to the driver and any passenger in your vehicle, regardless of who is at fault in the accident. In addition, there may be coverage available for lost wages, lost services and funeral expenses.

Medical Payments

Medical coverage pays for reasonable and necessary medical expenses and funeral expenses for injuries to the driver and any passengers in your vehicle, regardless of who is at fault in the accident.

Physical Damage

Collision pays for damage to your automobile. It provides coverage when your automobile collides with another automobile or object, regardless of fault.

Comprehensive pays for damage to your automobile from causes such as collision with an animal, fire, theft, vandalism, hail and falling objects.

Comprehensive and Collision coverages are written with a deductible. A deductible is that part of a loss for which you, the insured, are responsible. Your insurance company will pay for the balance of the covered repairs. A lender may require you to purchase Collision and Comprehensive coverages. Restrictions apply to special or customized equipment.

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800-334-0090

If you do not understand a coverage, or any part of your policy, be sure to ask your agent or broker.

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