

Your top auto insurance options.

Type of coverage

What it covers

Is it required?

Liability

Damage you may do to someone else or their property

Yes, in most states

Un-/Underinsured driver

Your medical expenses if you're in an accident with an un-/underinsured driver

Yes, in some states

Comprehensive and collision

Repairs on your car both from accidents and non-accident causes like weather

Not required by the state, but it may be required by lessor or lender

Personal injury protection

Medical expenses for you and your passengers

Yes, in some states

Car Insurance For Dummies

Jicheng Xie



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