

## 1. Basic Liability Coverage

- **Description:** This policy provides essential protection for drivers. If you are found at fault in an accident, it covers costs related to bodily injury and property damage incurred by others. This is often the minimum coverage required by law in many states.
- **Coverage Limits:**
  - **Bodily Injury:** Up to \$25,000 per person injured and \$50,000 per accident.
  - **Property Damage:** Covers up to \$10,000 for damage to another person's property, such as vehicles, fences, or buildings.
- **Deductible:** None, meaning you won't have to pay out of pocket for claims made under this policy.
- **Premium:** This is the most affordable option, making it suitable for budget-conscious drivers or those with older vehicles. However, it offers limited protection.