

3. Collision Coverage

- **Description:** Collision coverage is essential for protecting your vehicle against damage caused by collisions with other vehicles or objects, regardless of fault.
- **Coverage Includes:**
 - **Repair Costs:** Covers expenses to repair your vehicle after an accident.
 - **Hit-and-Run Protection:** Offers coverage in the event you are involved in a hit-and-run incident.
- **Deductible:** \$1,000, which means you would need to cover this amount before your insurance will pay for the remaining repair costs.
- **Premium:** The cost varies depending on the make and model of your vehicle, but it is generally moderate to high. This is suitable for drivers who want to protect their investment in their car.