

AUTO INSURANCE POLICY

COVERAGE OPTIONS:

- Liability coverage: Covers bodily injury and property damage to others
- Collision coverage: Covers damage to your vehicle from an accident
- Comprehensive coverage: Covers damage from theft, vandalism, or natural disasters
- Personal injury protection: Covers medical expenses regardless of fault
- Uninsured/underinsured motorist: Covers damages caused by drivers with insufficient insurance

PREMIUM FACTORS:

- Driving history and experience
- Vehicle make, model, and year
- Location and usage
- Credit score (in some states)
- Annual mileage

CLAIM PROCESS:

1. Report the accident immediately to your insurance company
2. Provide necessary documentation (police report, photos)
3. Insurance adjuster assesses the damage
4. Receive and review the settlement offer
5. Accept payment or negotiate further

DISCOUNTS:

- Safe driver discount
- Multi-policy discount
- Good student discount
- Anti-theft device discount
- Defensive driving course completion