

The consumer guide to auto insurance outlines essential information regarding various types of coverage available to policyholders in West Virginia. Underinsured Motorist Coverage compensates for bodily injuries and vehicle damages when involved in an accident with an inadequately insured driver. Medical Payments Coverage provides limited medical expense coverage for occupants of the vehicle, regardless of fault. Coverage for Damage to Your Auto includes Comprehensive Coverage, which addresses damages from non-collision incidents like theft or vandalism, and Collision Coverage, which covers damages from collisions with other vehicles or objects. Additional coverages include Rental Reimbursement Coverage for rental vehicle costs during repairs and Towing and Labor Coverage for towing and minor repairs.

When shopping for auto insurance, consumers are encouraged to compare quotes from multiple licensed companies, understand their current coverage, inquire about deductibles, discounts, and payment plans. Factors influencing insurance rates include the driver's history, vehicle details, and personal information such as age and marital status. West Virginia law mandates minimum liability coverage, including Bodily Injury Liability and Property Damage Liability, to protect against legal responsibilities in accidents. The minimum required coverage for Property Damage Liability is \$25,000, while Uninsured Motorist Coverage, which protects against uninsured drivers and hit-and-run incidents, has minimums of \$25,000 for bodily injury per person and \$25,000 for property damage.

It is crucial for consumers to be aware of the conditions and exclusions in their policies, as certain situations may not be covered. The guide emphasizes the importance of understanding insurance options to ensure adequate protection and cost management. For further assistance, consumers can contact the West Virginia Offices of the Insurance Commissioner's Consumer and Claims Services Division.