

The document provides an overview of common auto insurance terms to assist policyholders in understanding their insurance policies better. Key terms include "automobile liability insurance," which covers damages when a party causes an accident, and "bodily injury liability coverage," which addresses injuries or deaths of others involved in an accident for which the insured is legally responsible. "Collision coverage" reimburses for damages to a vehicle resulting from a collision, while "comprehensive coverage" covers non-collision-related damages such as theft or vandalism. The "declarations page" summarizes the types of coverage, limits, costs, and specific vehicles covered under the policy. A "deductible" is the amount the policyholder pays out of pocket before insurance coverage kicks in. "Medical payments coverage" pays for medical expenses for the insured and passengers regardless of fault, and "personal injury protection coverage" (PIP) covers medical expenses and lost wages in certain states. "Uninsured/underinsured motorist coverage" assists with costs related to injuries caused by drivers lacking sufficient insurance. The document emphasizes the importance of understanding these terms and encourages policyholders to seek clarification from their insurance brokers to ensure they have the necessary coverage. For further assistance, readers are directed to contact The CIMA Companies, Inc.