

The Personal Auto Policy (PAP) outlines various aspects of auto insurance coverage, eligibility, and obligations for policyholders. Coverage includes liability, medical payments, uninsured motorists, and damage to the insured vehicle. Liability coverage protects against legal liability for bodily injury and property damage, with specific exclusions such as intentional injury, damage to owned property, and business use. Medical payments cover injuries sustained by the insured and passengers, with exclusions for certain vehicle types and circumstances. Uninsured motorist coverage applies when involved with an uninsured vehicle, detailing who is covered and what constitutes an uninsured vehicle, along with various exclusions.

The policy also specifies conditions for claims, including the requirement for prompt notice of loss and other duties when seeking coverage. Coverage for damage to the insured vehicle includes both collision and comprehensive coverage, with exclusions for wear and tear, racing, and vehicles used for business. The policy outlines the limits of liability and conditions for payment of losses, including the right to recover payments made by the insurer.

Key obligations of the policyholder include maintaining accurate information regarding the vehicle and its use, as well as timely premium payments. The policy may be terminated under certain conditions, and renewal procedures are also defined. Additionally, the PAP includes various endorsements that can modify coverage, such as additional insured options and coverage for custom equipment. The document emphasizes the importance of understanding state-specific requirements and financial responsibility laws related to auto insurance. Overall, the PAP serves as a comprehensive guide for individuals seeking personal auto insurance, detailing coverage options, exclusions, and the responsibilities of both the insurer and the insured.