4 Things That Can Happen in an Accident

1

You injure someone else

SOLUTION: Liability Coverage

Pays damages due to bodily injury and property damage to others for which you are legally liable. If you only have the state minimum of $30,000/$60,000, you could be personally responsible for anything above that.

2

Your car is damaged

SOLUTION: Comprehensive & Collision Coverage

Comprehensive covers fire, theft, vandalism, weather, and non-collision damage. Collision covers damage from hitting another vehicle or object. Without these, you pay out of pocket for all repairs.

3

You're hurt and can't work

SOLUTION: PIP / Health Insurance / Disability Insurance

Personal Injury Protection (PIP) covers medical expenses and lost wages up to your policy limits. Health Insurance covers ongoing medical treatment. Disability Insurance replaces income if you're unable to work long-term.

4

You didn't make it home

SOLUTION: Life Insurance

Life insurance ensures your family isn't left with your debts, funeral expenses, and lost income. A simple term policy can provide $125,000 in protection for just a few cents per day.