

Auto Policy Coverages

This comparison includes the common features you'll find in an auto insurance policy. Coverages and features vary depending on the type of policy and the insurance company.

Read any policy you're considering before you buy it. Pay special attention to the exclusions section, which lists the things your policy doesn't cover, and to the declarations page, which shows the amount of each of your coverages and deductibles.

COVERAGES	WHAT IT PAYS
Liability	Pays to repair or replace the other driver's car and property and for other people's medical expenses and injuries when you are at fault in an accident. Liability coverage does not pay to repair your car or for your medical expenses or injuries. Liability coverage satisfies the Texas Motor Vehicle Safety Responsibility Law.
Personal injury protection (PIP)	Pays your medical and funeral bills resulting from an accident. Also pays 80 percent of your lost income and the cost of hiring a caregiver. Benefits are available regardless of fault. If you do not want PIP coverage, you must reject it in writing.
Uninsured/underinsured motorists (UM/UIM)	Pays your medical expenses and actual cash value for car repairs resulting from an accident caused by an uninsured motorist or a motorist who did not have enough insurance to cover your bills, up to your policy's dollar limits. Also pays to repair or replace personal property that was damaged in your car. If you do not want UM/UIM coverage, you must reject it in writing.
OPTIONAL COVERAGE YOU MAY BUY	WHAT IT PAYS
Collision	Pays the cost of repairing or replacing your car after an accident whether or not you are at fault. You pay a deductible. Your lender may require this coverage.
Comprehensive (other than collision)	Pays the cost of replacing or repairing your car if it is stolen or damaged by fire, theft, explosion, earthquake, windstorm, hail, flood, contact with animals, falling objects, and glass breakage. You pay a deductible.
Medical payments	Pays your medical and funeral bills resulting from an accident. Benefits are available regardless of fault.
Towing and labor coverage	Pays towing charges when your car can't be driven. Also pays labor charges, such as changing a flat tire or jump starting your battery.
Rental reimbursement	Pays a set daily amount for a rental car if your car is stolen or is damaged and is being repaired. It only pays for rental when damage was caused by an event that your policy covers.
COVERAGE AREA	WHERE IT COVERS
United States, its territories or possessions, and Canada	Pays for coverage in the United States, its territories or possessions, and Canada.
CARS THE POLICY COVERS	WHAT IT PROVIDES
New, replacement, or additional cars you bought after you bought the policy	Provides new and replacement cars the same coverage as the car it replaced. Provides additional cars the same amount of coverage as your car with the most coverage. You must tell your insurance company that you bought a car within 30 days.
Rental cars	Provides liability coverage for a car you rented. Read your policy to know if your insurance covers rental cars and how much it covers.
Temporary substitute cars	Provides liability coverage for a temporary car while your car is being repaired or replaced.
DRIVERS THE POLICY COVERS	WHAT IT PROVIDES
Any person driving the car	Provides coverage to anyone who drives the car with the insured's permission except for people specifically excluded in the policy.
Family members	Provides coverage to anyone who lives with you and is related to you by blood, marriage, or adoption except for people excluded in the policy.
Listed driver endorsement	Provides coverage for losses caused by household members, family members, or resident relatives who are listed in your policy.

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COMMON DISCOUNTS	WAYS TO SAVE
	Companies may offer discounts that will lower your premium. Each company sets the amount of discounts it offers to its policyholders. Ask about discounts available to you. Some common discounts are listed below.
Airbags and automatic seatbelts	Lowers your premium if you have airbags and automatic seatbelts in your car.
Antilock brakes	Lowers your premium if your car has antilock brakes.
Antitheft devices	Lowers your premium if you have an antitheft device on your car.
Automatic daytime running lights	Lowers your premium if your car has daytime running lights.
Claim free	Lowers your premium if you haven't filed a claim in the last three to five years.
Companion policy	Lowers your premium if you insure your car and home with the same company.
Defensive driving	Lowers your premium if you have a current defensive driving class certificate.
Driver education courses for young drivers	Lowers the premium for young drivers who pass a driver education course.
Driving record	Lowers your premium if you have a good driving record.
Low mileage	Lowers your premium if your car has low mileage.
More than one car on the same policy	Lowers your premium if you have more than one car on the same policy.
DEDUCTIBLES	HOW THEY WORK
Deductibles	The deductible is the amount you will pay for certain losses. For example, if you have a claim for \$1,000 and a deductible of \$300, the insurance company will automatically deduct \$300 from the amount of the claim. You would pay your \$300 deductible and the company would pay the remaining \$700. Ask about deductibles for your car.
Higher deductibles	Higher deductibles will lower your premium, but you will pay more out of your own pocket if you have a claim.
COMMON EXCLUSIONS	WHAT THIS MEANS
Named driver	Coverage is not provided for losses caused by household members, family members, or resident relatives who are not listed in your policy.
Business use	Coverage is not provided for losses during business use. Examples of business use include pizza, flower, or newspaper delivery.
Racing	Coverage is not provided for losses resulting from the use of your vehicle in a racing event.
Intentional acts	Coverage is not provided for losses resulting from an intentional act by you, the insured, or at your direction.
Excluded driver	Coverage is not provided for losses if a driver who is specifically excluded in the policy was driving the car.
POLICY LIMITS	WHAT THIS MEANS
30/60/25	30/60/25 are the minimum liability coverage limits required by the Texas Financial Responsibility Law. The insurance company will pay up to \$30,000 for bodily injury for each individual person up to a total of \$60,000 per accident, and up to \$25,000 for property damage per accident.
Higher limits	Higher policy limits may be available for an additional premium. It may be helpful to you and your family to increase your protection for an additional premium. For example, 100/300/100 is a common higher liability coverage limit. The insurance company will pay up to \$100,000 for bodily injury for each individual person up to a total of \$300,000 per accident, and up to \$100,000 for property damage per accident.