

Choose the Right Insurance Coverage with Our Helpful Chart

Please keep in mind that this chart does not cover damage to your vehicle. You can purchase collision and comprehensive coverage to insure your vehicle. If you have any questions, please call me at **407-599-2002** or contact your agent. You have the option to modify your policy at any time without waiting until renewal.

Do you have Uninsured Motorist Protection coverage? If not, add it TODAY!

Coverages:	Bodily Injury Liability	Uninsured Motorist Protection	Property Damage Liability	Personal Injury Protection	Medical Payments	Car Rental	Comments
Florida State Minimum Required Insurance	0	0	\$10,000	\$10,000 \$1,000 deductible	0	0	It is a mistake to have minimal insurance because it lacks all the important coverages.
Basic	\$10,000/\$20,000	\$10,000/\$20,000	\$10,000	\$10,000 \$0 deductible	\$0	\$0	This coverage is a huge improvement over the state minimum.
Recommended Minimum Insurance	\$25,000/\$50,000	\$25,000/\$50,000	\$25,000	\$10,000 \$0 deductible	\$1,000	\$500	This coverage is decent for you and your family.
Good	\$50,000/\$100,000	\$50,000/\$100,000	\$50,000	\$10,000 \$0 deductible	\$2,000	\$1,000	This coverage is good for you and your family.
Better	\$100,000/\$300,000	\$100,000/\$300,000	\$100,000	\$10,000 \$0 deductible	\$5,000	\$2,000	These limits provide a higher level of protection.
High Limits	\$250,000/\$500,000	\$250,000/\$500,000	\$100,000	\$10,000 \$0 deductible	\$10,000	\$2,500	These limits provide the highest level of protection. Best option if it's in your budget.

We designed this chart to help you and your insurance agent determine the appropriate level of coverage required to meet your needs. Your agent can provide you with proposals based on your budget. Uninsured Motorist Coverage is absolutely essential in Florida. It is the only If you have multiple vehicles covered by your policy, elect "Stacking" Uninsured Motorist coverage.

Coverage Explanations

Deciding on the amount of coverage you should carry is a personal decision based on many factors. Discussing your coverage needs with a qualified insurance agent can help you better understand your options. It is important to remember that if an accident occurs and you are liable for injuries to another person or persons, or if you are the victim of another's negligence and injured, the limits of an insurance policy are the maximum amount that may be paid to you or to others. Limits are expressed in this format: \$10,000/\$20,000 which means that the first figure is the most that the insurance will pay to a single person, and the second figure is the most the insurance company will pay for the entire claim regardless of how many persons are injured. The summaries of coverages below are not comprehensive and condensed for the purpose of brevity.

Bodily Injury Liability (BI)

If you or a driver of your car causes an accident which injures another person or persons, this coverage protects you by requiring the insurance company to try to settle the claim against you in exchange for a release of claims in your favor. Also, if you are sued, this coverage pays for attorney fees to defend you. If you do not have this insurance, you are at risk for getting a judgment against you which may result in a suspension of your driver's license.

Uninsured/Under Insured Motorist (UM)

This coverage pays you and certain others who sustain injuries from an auto accident caused by an uninsured or under insured motorist. This coverage allows you to collect money from your own insurance carrier that you would have been able to collect from the at-fault party if they had insurance or sufficient insurance limits. It can provide additional medical expenses, lost wages, pain and suffering and other expenses that might arise when an injury occurs. Once coverage has been triggered, benefits will be paid directly to the injured person, normally in a lump sum. When purchasing UM, you must make two decisions. You must decide the limits you need and whether you want stacked or non-stacked coverage. Stacked coverage multiplies the amount of coverage times the number of vehicles insured in your policy. For example, if you have \$10,000/\$20,000 UM Stacked, and you have three vehicles insured with UM on your policy, each vehicle will have \$30,000/\$60,000 in UM coverage. Of course, we recommend Stacked UM Coverage.

Property Damage Liability (PD)

PD liability pays for damage to another person's property caused by you or someone else operating your insured vehicle. Most often this coverage will be used to repair the other automobile(s) involved in an accident with your insured vehicle. It can also be used to pay for damage to street signs, mailboxes, buildings, or other property owned by another party.

Personal Injury Protection (PIP)

PIP pays 80% of all necessary and reasonable medical expenses incurred because of a covered injury. It is very important to remember initial treatment must be received within 14 days of the accident to be covered. PIP also pays 60% of lost wages (due to work loss), mileage related to healthcare travel, and a death benefit of \$5000. PIP also pays 100% for necessary and reasonable replacement services, like cleaning, cooking, and yard maintenance that the injured person is unable to perform.

Medical Payments (Med Pay)

Med Pay covers reasonable and necessary medical expenses and funeral expenses incurred because of bodily injury from an auto accident, not covered by PIP, up to the limit chosen. Medical Payments coverage applies to the named insured, resident relatives, and others while a passenger in your insured vehicle. Also, Medical Payments coverage follows you and your resident relatives in any car, or as a pedestrian or bicyclist. Some people purchase Medical Payments coverage to pay the 20 percent of medical expenses not covered under basic PIP, or to pay the PIP deductible if one was chosen.

Rental Reimbursement

Normally, this coverage is only available if you purchased Comprehensive and Collision. Rental Reimbursement provides coverage for the cost of renting a replacement vehicle in certain situations. In the event of a covered loss, your insurance company will reimburse you for car rental expenses up to the limits specified in your policy. Your insurance company is not responsible for rental reimbursement unless there is a covered claim that triggers the need for a rental car. While some insurance companies may pay for your rental car in advance, eliminating the need for you to initially pay out of pocket, they are not required by law to do so. In fact, most contracts state that the insured must pay for the car rental in full and then submit the receipts to the insurance company for reimbursement.

Collision and Comprehensive

Our chart does not address these two coverages which insure your vehicle if it is damaged or destroyed. If you have Collision and Comprehensive, you are considered to have "Full Coverage", but this is highly misleading because you and your family are not protected from injuries if you do not have the other coverages we recommend above.