

Coverage and Limits Chart with Suggestions and Comments

Note that this chart does not include insurance for damage to your vehicle. Your vehicle can be insured by purchasing collision and comprehensive coverages. Questions? Call me at **407-599-2002** or reach out to your agent. Also, you can change your policy immediately; you do not need to wait until your renewal. **Do you have Uninsured Motorist Protection coverage? If not, add it TODAY.**



Coverages:	BI	UM	PD	PIP	Medical Payment	Car Rental	Comments
Florida State Minimum Required Insurance	0	0	\$10,000	\$10,000 \$1,000 deductible	0	0	It is a big mistake to have such minimal insurance which lacks all the important coverages.
Basic	\$10,000/\$20,000	\$10,000/\$20,000	\$10,000	\$10,000 \$0 deductible	\$0	\$0	This is a major 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 is decent coverage for you and your family.
Good	\$50,000/\$100,000	\$50,000/\$100,000	\$50,000	\$10,000 \$0 deductible	\$1,000	\$500	This is good coverage for you and your family.
Recommended	\$100,000/\$300,000	\$100,000/\$300,000	\$100,000	\$10,000 \$0 deductible	\$5,000	\$1,000	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	\$1,500	If this is within your budget, these limits provide a high level of protection.