



## AUTO INSURANCE COVERAGE: **What You Need to Know**

There are many components to auto insurance coverage here we touch on the make up of an auto policy. It is important to have an understanding of these coverages and discuss the options with your insurance agent when buying auto insurance. The privilege of driving an automobile is a serious responsibility. Your agent can develop a policy that protects you, your passengers and your assets.

State law requires that a driver provide proof of financial responsibility which is commonly offered in the form of an auto insurance policy. Florida's minimum requirement is \$10,000 of Personal Injury Protection and \$10,000 of Property Damage Liability.

**ARE YOU COVERED**



**Bodily Injury and Property Damage:** If you are at fault in an accident, you may be held legally responsible for injury or damage caused by the accident. This coverage provides medical coverage and property damage protection to those you have injured up to the limits stated in the policy.

**Personal Injury Protection:** PIP is often referred to as "No Fault" coverage. This insurance provides medical and lost wage coverage for injury regardless who is at fault.

**Medical:** Pays for injury to the driver or passengers of the insured vehicle without regard to who is at fault when you or someone in your vehicle is injured in an accident.

**Uninsured Motorist:** Provides coverage when you are in an accident where the driver who caused the accident does not have insurance or has inadequate insurance to cover the injuries they inflicted. Coverage offered is Stacked or Non Stacked: Stacked means you multiply the coverage by the number of vehicles on your policy to obtain the dollar limit of coverage offered.

**Physical damage:** If you crash your car, your car insurance can help to repair or replace it so you can get back on the road again. There are two types of coverage for physical damage:

**Collision Coverage:** pays for damage to your vehicle when it collides with another vehicle or property while mobile.

**Comprehensive Coverage:** pays for damage other than collision; for example fire, vandalism, tree falling on vehicle.

**Rental Car:** Repays you for the cost of renting a car while yours is being repaired due to an accident.

**Towing and Roadside assistance:** reimburses for towing and basic roadside assistance expenses if you are stranded on the road.

It is important to discuss these coverages with your agent and ask about deductibles and discounts to make your premium more affordable.

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