



# Auto Insurance

**It is Michigan state law to have liability coverage on any owned automobile. Below are the standard coverages for automobile insurance.**

## **Uninsured/Underinsured Motorists**

*Coverage that protects you financially if you're in an accident with someone who's at fault and either has no insurance or insufficient insurance.*

## **Bodily Injury and Property Damage**

*This covers your legal liability for a covered accident that involves injury to another person or damage to someone's property, up to the limit of liability you select.*

## **Rental Reimbursement**

*If you rent a car after you have a covered loss on your automobile, we will put \$50 a day back in your pocket for up to 30 days.*

## **Medical Payments**

*Hopefully never needed, but always important with auto insurance, this coverage pays for the necessary medical care you receive as a result of an auto accident.*

## **Towing and Roadside Service**

*If your car needs towing or assistance on the road, we will cover the cost for you. This covers you for each disablement on a covered vehicle subject to a maximum limit per policy.*

## **Loan/Lease Coverage**

*This will pay the difference between what you owe on your vehicle and what your insurance pays, if your vehicle is declared a total loss after an accident or is stolen and not recovered, minus your comprehensive or collision deductible.*

## Comprehensive Coverage

- Theft
- Vandalism, fire, riots, and explosions
- Windshield and glass damage (if your crack or chip is smaller than a dollar bill, Progressive will repair your glass at no cost to you)
- Falling trees/limbs and other objects
- Rocks/objects kicked up by or falling off cars
- Storms, hail, wind, floods, lightning, and earthquakes
- Accidents with animals (hitting a deer)

## Collision Coverage

- Accidents with other cars
- Hitting another object (guardrail, street sign, phone pole, pothole, garage, mailbox, house, tree, etc.)
- Overturning your car
- If you're the victim of a hit-and-run accident (including parking lots)

**Note:** Collision does not cover accidents with animals. Those accidents are instead covered by comprehensive.

About the coverages described on this site: Your insurance contract is contained only in your policy, not in this website. Your insurance protection may vary from the coverages described here, depending on the standard coverages included in your policy and the optional coverages you purchase.

Sources: Foremost.com & Progressive.com



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