

MINIMUM RECOMMENDED AUTOMOBILE COVERAGES

The minimum limits of coverage that our agency recommends are listed below. Please review these recommendations.

Parts 3 & 12. Uninsured/Underinsured Coverage \$100,000/300,000. This provides coverage for you, your household members and passengers if injured in an accident caused by another vehicle with no insurance coverage, or insufficient insurance coverage.

Part 4. Damage to Someone Else's Property \$100,000. This coverage pays for damage to another's property, whether autos, homes, bridges or telephone poles, and costs associated with loss of use of that property when you are at fault in a loss.

Part 5. Optional Bodily Injury To Others \$100,000/300,000. This coverage protects you and your assets, current and future, against suit in the event you are at fault and cause injury to others. This option provides coverage for accidents beyond Massachusetts to anywhere in the United States, its territories or possessions, and Canada. The preferred limit we recommend for this coverage is \$250,000/\$500,000, with a Personal Umbrella Liability policy.

Part 6. Medical Payments \$25,000. This coverage provides medical expenses for you, your household members and passengers, over and above amounts covered by Personal Injury Protection (except for motorcycles, where Personal Injury Protection is excluded).

Part 7. Collision. This pays for collision damage to your car no matter who is at fault in the accident. The deductible applies only when you are at fault, or the other driver is unidentified. Deductibles of \$300, \$500, & \$1,000 are available.

Part 9. Comprehensive. This pays for all other causes of physical damage to your vehicle, including fire, theft, flood, vandalism, and striking an animal. In most cases, a \$300 deductible is the best buy, but higher deductibles are available. **Glass breakage is also included in this coverage part with no deductible.**

Part 10. Substitute Transportation. Rental car or other transportation expense is provided for collision repairs for up to 30 days while your car is being repaired. We recommend \$30/day coverage. Other limits are also available. This coverage does not apply if your car is not drivable due to mechanical breakdown.

* Limits of \$250/500K are required on Part 5 for a Personal Umbrella to be available. Personal Umbrellas can be written for \$1million to \$10 million. Please contact our agency for more information.

Descriptions of coverages are for summary purposes only. Please refer to the Massachusetts Auto Policy (Eighth Edition) for exact coverage descriptions.