

## Your local agent

Your agent is a licensed professional who's dedicated to your peace of mind.

Let your agent know if:

- You move,
- You buy a new car, truck, motorcycle, boat, RV or home,
- Your child begins to drive,
- You get married or divorced,
- You begin using your car for business,
- Or, if you just have questions about your policy.

Your agent can review coverage options and recommend a policy that's best for you.

## About Progressive

We make it easy to understand, buy and use car insurance.

Founded in 1937 in Cleveland, Ohio, Progressive today is one of the country's largest insurance companies. Through our 30,000 agencies across the country, we offer insurance for personal and commercial cars and trucks, motorcycles, boats, recreational vehicles and homes.

To learn more, visit [progressiveagent.com](http://progressiveagent.com) or ask your agent.

## Car insurance basics



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## Use this guide to understand your coverages, deductibles and limits, and how they work for you.

### Your coverage options\*

All policies include liability coverage, which protects you financially if you're responsible for an accident. This is required in most states. You can also buy optional coverages to protect your investment in your car, pay your medical bills or even help if your car breaks down.

Here's a list of coverages and a brief explanation of what they do.

#### › Liability

We pay if you injure someone or damage someone's property in an accident. When you buy liability, you choose a limit—the maximum amount we'll pay for a liability claim. Most states require you to have a minimum amount of liability coverage.

#### › Collision

We pay to repair damage to your car when you hit, or are hit by, another vehicle or object, regardless of who's at fault.



#### › Comprehensive

We pay to repair damage to your car that's caused by something other than a collision, such as fire, theft, vandalism, hail or flooding. We also pay for damage to your vehicle caused by hitting an animal.

When you buy collision and comprehensive, you choose a deductible—typically \$250 or \$500. This is the amount you pay to the repair shop. We pay the rest.

While collision and comprehensive aren't required by law, your bank may require them if you finance or lease your car.

#### › Uninsured Motorist Property Damage (UMPD)

We pay to repair damage to your vehicle caused by a driver who doesn't have car insurance.

#### › Uninsured/Underinsured Bodily Injury (UMBI)

We pay for your medical expenses, lost wages and other damages when you're hurt in an accident caused by a driver who has insufficient or no insurance.

#### › MedPay (also known as Medical Payments)

We pay for the cost of reasonable and necessary medical care you get as the result of an accident, regardless of who's at fault.

#### › Personal Injury Protection (PIP)

We pay for medical bills and—in some states—other living expenses while you heal if you're unable to work as a result of an accident, no matter who's at fault.

#### › Rental Reimbursement

We pay for your rental car while your car is being repaired as part of a comprehensive or collision claim.

#### › Roadside Assistance

We pay for repairs or towing when your vehicle breaks down due to mechanical or electrical issues, a dead battery, or a flat tire; you're locked out of your car; your vehicle runs out of gas; or your vehicle gets stuck in the snow or mud.

#### › Loan/Lease Payoff (also known as Gap)

We pay the difference between the settlement amount and the amount you owe the bank if we declare your vehicle a total loss. This difference can easily be several thousand dollars for newer cars, which tend to depreciate in value quickly.

*\*Coverage availability varies by state. Please refer to your policy for more details about the coverages you've bought.*

