

Personal Automobile Insurance Overview

Personal automobile insurance is purchased for cars, trucks, and other vehicles. Its primary use is to provide protection against losses incurred as a result of traffic accidents and against liability that could be incurred in an accident.

What Coverage Is Required In Florida

In Florida, to purchase a tag, you must carry:

- A minimum of \$10,000 of Personal Injury Protection (PIP)
- A minimum of \$10,000 of Property Damage Liability

However, Florida's Financial Responsibility law requires drivers to be financially responsible for bodily injuries to limits of \$10,000 per person with a maximum of \$20,000 per accident. If a driver or owner of a vehicle does not have sufficient cash reserves to meet the financial responsibility requirement, it is a very good idea to purchase Bodily Injury Liability.

Bodily Injury Liability (BI)

Bodily Injury Liability pays, up to policy limits, for death or serious and permanent injury to others when you are legally responsible for an accident involving your automobile. This coverage also provides legal representation if you get sued.

Property Damage Liability (PD)

Property Damage Liability pays, up to policy limits, for certain damage that you cause to another person's property through the use of an automobile. The term property is not limited to another vehicle and may include a fence, telephone pole, building or animal.

Personal Injury Protection (PIP)

PIP was designed to help reduce the need for Floridians to sue to cover injuries resulting from automobile accidents. PIP covers the named insured and other members of the household. PIP pays:

- 80 percent of medically necessary expenses;
- 60 percent of lost wages;
- 100 percent of replacement services such as child care, housekeeping, or yard work;
- Up to \$5,000 for death benefits.

The basic PIP limit is \$10,000. However, additional PIP may be purchased.

What Other Coverages Are Available

- Uninsured/Underinsured Motorist (UM)
- Medical Payments
- Comprehensive (a/k/a Other than Collision)
- Collision
- Towing
- Rental Reimbursement

Other Drivers in Household

Any driver that resides in the home with the insured or has regular usage of the insured's vehicle, must be listed on the policy. If this information was not disclosed to the insurance company, they can deny a claim and cancel the policy for material misrepresentation.

If the driver is not living in the household and does not have regular usage of the vehicle and the insured provided permission to drive the vehicle, applicable coverage may apply.

Be certain to read your policy as some policies only cover listed operators.

Automobile Insurance Tips

- **[Verify before you buy!!!!](#)** Contact us to verify the license of the agent and the insurance company before you sign the application for a policy.
- **[Automobile Insurance Guides](#)** - The guides are excellent tools to gain a better understanding of all the coverage and limitations of automobile insurance.
- **[Complaint Comparison](#)** You may compare the number of complaints an insurance company has compared to the number of policies they have in force on our Web site.
- **Review your policy carefully!!!!** Make sure you have all the coverage you need.
 - Understand your responsibilities in the event of an accident.
 - Make sure you are covered if you drive someone else's vehicle.
 - Make sure a person you give permission to use your vehicle will be covered.

Want more information?

Visit the [Auto Insurance portion of the Insurance Library](#) or call **1-877-MY-FL-CFO (1-877-693-5236)**