

Do You Know What's in Your Auto Insurance?

Basic Insurance Coverages Chart

TYPE OF COVERAGES	WHAT DOES IT PAY FOR?	WHO (OR WHAT) IS COVERED?	IS IT REQUIRED?
Liability	Bodily injury and property damage for which a covered driver becomes legally liable	You and your family, or anyone driving your covered automobile with permission	Yes; state law requires minimum limits
Collision	Damage to your covered automobile	Your covered automobile or non-owned automobile	No; May be required by lender
Comprehensive	Damage to your covered automobile, caused by: missiles or falling objects, fire, theft or larceny, explosion or earthquake, windstorm, hail, water or flood, malicious mischief or civil commotion, contact with a bird or animal or breakage of glass	Your covered automobile or non-owned automobile	No; May be required by lender
Medical Payment Coverage	Necessary and reasonable medical and funeral services	You and your family, or anyone occupying your covered automobile	No
Uninsured/ Underinsured Motorist Coverage	Uninsured Motorist Coverage: Bodily injury and property damage. Underinsured Motorist Coverage: Bodily injury only.	You and your family, or anyone occupying your covered automobile	Yes; auto insurance policies with the minimum Bodily Injury and Property Damage limits are required to include Uninsured Motorists coverage. Policies with limits greater than the minimum must provide combined Uninsured/Underinsured Motorists coverage.

BASIC INSURANCE COVERAGES

Do You Need Auto Insurance?

[Click here](#) and do your own quote!

www.writeyourins.com

Please contact us with any questions. We look forward to helping you find the right plan for you!

Regards,
Larry Helms

Thank you for trusting us with your insurance needs. We appreciate your business and would appreciate any referrals to your friends or family members.

<p>Larry S. Helms & Associates INSURANCE SERVICES</p>	<p>704-893-2793</p>
	<p>Larry@larryhelms.com www.LarryHelms.com</p>
	<p>319A Unionville Indian Trail Rd Indian Trail, NC 28079</p>



Powered by:  ITC |  AgencyBuzz