

Use this auto insurance cheat sheet to identify the types of insurance you have, and any additional coverage you might want to investigate further.

Types of Auto Insurance	What Does it Cover?	Is It Required by Most States?
Bodily Injury Liability	Injuries you cause to another person	Yes
Property Damage Liability	Damage you cause to another person's property	Yes
Personal Injury Protection (PIP)	Your own and your passengers' injuries as well as lost wages and cost to fill in for the injured party's essential functions, such as child care	No
Collision Coverage	Damage to your vehicle from traffic accidents and collisions with trees, stop signs, etc.	No*
Comprehensive Coverage	Damage to your vehicle from weather, natural disasters, fire, vandalism, contact with animals such as deer or birds; can cover things like hail damage and cracked windshields	No*
Uninsured/Underinsured Motorist Coverage	Hit-and-run incidents and accidents caused by drivers with no insurance or not enough insurance to cover your damages; also can cover you if you are hit as a pedestrian	Depends on your state
Rental Car (while primary car is in the shop)	The cost of a rental car when your car needs repairs	No

*Even if collision and comprehensive coverage are not required by your state, these coverages might be required by your auto loan lender. These coverages often are sold separately with a deductible. The higher your deductible, the lower your monthly premium. However, a high deductible also means you will pay more out of your own pocket before the coverage kicks in.

Locate your auto insurance statement and fill out this chart to get a quick reference of your coverage. Does anything stand out as needing further investigation? Make notes of any questions you have and contact your insurance provider.

Type of Coverage	My Annual Cost	My Deductible	My Coverage Maximum
Bodily Injury			
Property Damage			
Medical Payments or Personal Injury Protection (PIP)			
Collision			
Comprehensive			
Uninsured / Underinsured Motorist			
Rental Car (while primary car is in the shop)			
Other			