



Pfister Insurance Agency, Inc.

“Providing a Shield of Protection”

11807 Royalton Road • North Royalton, Ohio 44133 • Phone: 440.237.8484 • Fax: 440.237.6115

Types of Auto Insurance Coverage

Liability Insurance

Liability insurance coverage helps you to protect you and your family against financial loss arising from legal liability associated with bodily injury or property damage of another due to an accident you cause. Most states require you to carry a minimum amount of liability insurance coverage, or post a bond, before you can register your vehicle or obtain a driver's license.

- **Bodily Injury**
Bodily Injury coverage covers the expenses associated with other people's injuries or death for which you are legally responsible. Coverage includes medical expenses, loss of income and pain and suffering. These coverages are subject to the limits and conditions of your policy. Most states require drivers to carry Bodily Injury coverage.
- **Property Damage**
Subsequent to an accident for which you are legally responsible, Property Damage covers your liability for damaging another person's personal property, such as an automobile, house or fence.

Collision Coverage

Collision coverage covers the damage to your vehicle resulting from a collision with another vehicle or object. Generally, the coverage reimburses you the amount needed to repair or replace your damaged vehicle, minus the deductible you select. This coverage is normally required if your vehicle is leased or if you have an outstanding loan on the vehicle.

Comprehensive Coverage

Comprehensive coverage protects your investment in your vehicle by covering losses to the car resulting from fire, theft, falling objects, riots, storms, earthquakes, floods, collision with a bird or animal and other natural occurrences. Like Collision coverage, Comprehensive coverage generally includes a deductible which you select. Comprehensive coverage is normally required if your vehicle is leased or if you have an outstanding loan on the vehicle.

- **Customized Equipment Coverage**
Under the Comprehensive and Collision portion of your car insurance policy, there is some optional equipment coverage. For example, a CD player or navigation system is automatically covered if it is permanently installed in the opening of the dash where the manufacturer would normally install such equipment.

Medical Payments

This coverage pays medical bills and funeral expenses for you or a passenger injured in an accident while riding in your vehicle. Coverage extends to you or a family member when riding as a passenger in someone else's vehicle or when struck by a vehicle when on foot. Costs are covered up to the amount specified by the policy.



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Uninsured/Underinsured Motorist Coverage

Uninsured Motorist coverage covers you, insured members of your household and your passengers in an accident with a motorist who has no insurance or is underinsured. It also provides coverage if you're hit by a hit-and-run driver and applies to you and the insured members of your household, even as pedestrians. Coverage includes payment of medical costs, lost wages and pain and suffering. It is required in many states. This coverage typically covers any difference between what the other at fault driver's insurance covers and the costs of your bodily injuries, up to the limits of the policy.