What Other Coverages Are Available

**Underinsured Motorist Coverage:** pays for your bodily injuries (or those of others who were occupying your vehicle at the time of an accident) and for the damages to your vehicle if you are hit by another party that did have lawful insurance coverage, but the limits of their coverage are insufficient to cover all of your injuries or damages.

**Medical Payments Coverage:** pays a limited amount of medical expenses for you and others who were occupying your vehicle at the time of an accident regardless of fault.

**Coverage for Damage to Your Auto:** (or Automobile Physical Damage Coverage) pays for the repair of your auto if it is damaged in an accident or incident. In the event that the cost to repair your auto exceeds the limit of its value, your insurance company will pay you that limit instead of repairing the auto. This coverage is generally subject to a deductible (your out of pocket expenses). The dollar limit of the deductible you choose will affect your rate. Generally, two different coverages are used to provide protection for damage to your auto:

- **Comprehensive Coverage:** (also referred to as Other Than Collision Coverage) pays for the repair of physical damage to your auto caused by loss other than collisions such as: theft, vandalism, flood, fire, falling objects, or contact with an animal, etc.

- **Collision Coverage:** pays for the repair of physical damage to your auto caused by the collision of your auto with another vehicle or object (other than an animal) or the overturning of your vehicle.

- **Rental Reimbursement Coverage:** pays a limited amount towards the cost of a rental vehicle while your vehicle is being repaired due to a covered loss.

- **Towing and Labor Coverage:** pays a limited amount towards the cost of towing or making minor on-site repairs to your vehicle due to its mechanical breakdown or disablement.

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Shopping for Auto Insurance

Comparison shopping is the key to getting the most for your insurance dollars. There are numerous licensed auto insurance companies doing business in the State, so there are plenty of options available. Some basic tips to follow when shopping for insurance are as follows:

- Familiarize yourself with the types of coverage available and determine which would best meet your needs
- Determine your current insurance costs and coverages
- Get quotes from several different companies
- Ask about optional deductibles
- Ask about available discounts
- Ask about available payment plans

What Factors May Impact Rates

In order to give you an accurate quote, an agent or company may request the following information:

- Information regarding your current insurance coverage such as the limits and deductibles in your policy
- Questions about your driving record such as the occurrence of any accidents, moving violations, or how long you have been licensed
- Information regarding your vehicles such as the year, make, model, serial number and how they will be used
- Your age, sex, and marital status
- Whether there are any other drivers in the household
- Your address and work history

Basic Overview of Coverage

West Virginia law requires all registered motor vehicle owners to maintain certain minimum liability coverage limits. Most drivers purchase more than the minimum requirements to protect themselves from lawsuits, along with medical expenses. For drivers that may be ineligible for coverage in the voluntary market, an agent can help you obtain coverage through the West Virginia Assigned Risk Plan.

Auto Liability Insurance: protects you when involved in an accident by paying on your behalf the amounts of damages that you are legally responsible for up to the dollar limit of coverage you have purchased. When you have sufficient liability insurance, your personal assets (i.e., savings, investments, or equity in your home) will not be jeopardized to pay for claims or lawsuits filed by an injured person. The following are types of liability coverage required by State law:

- Bodily injury liability insurance
- Property damage liability insurance
- Uninsured Motorists Coverage

Property Damage Liability Insurance: pays for damages to the property of other persons on your behalf including the costs of legal defense and settlement. The minimum amount of property damage liability insurance coverage required by State law is $25,000 Property Damage Liability.

Uninsured Motorist Coverage: pays for your bodily injuries (or those of others who were occupying your vehicle at the time of an accident) and for the damages to your vehicle if you are hit by another party that was driving without insurance or by a hit-and-run driver who cannot be identified. The minimum amount of uninsured motorist coverage required by State law is $25,000 Bodily Injury per person, $50,000 Bodily Injury per accident (all persons), and $25,000 Property Damage.

Note that the limits and coverages required by State law are only minimum requirements and that those amounts may be insufficient to cover your damages or the amounts that you are legally responsible for in the event of an automobile accident. Higher limits of coverage are available to you through your insurance company or other insurance companies.