



## MA Auto Insurance – Summary of Coverage Available

There are four parts to Compulsory Insurance – the minimum amount of coverage required by MA state law. Since accidents often result in damage that exceeds the minimum requirements, our agency recommends the optional limits listed below each option.

**Part 1 – Bodily Injury to Others** – pays for damages to anyone injured or killed by your car only in an accident that occurs in MA, up to basic limit of \$20,000 per person and \$40,000 per accident. Injuries to the driver or passengers in your car are not covered under this part. If you drive outside of MA, on private property, or if you drive with passengers in your car, you need Optional Bodily Injury to Others (Part 5).

**Part 2 – Personal Injury Protection (PIP)** – pays up to \$8,000 to you or anyone you let drive your car, members of your household, passengers and pedestrians, no matter who causes the accident. PIP pays for medical expenses, replacement services and 75% of any lost wages. PIP does not cover you while you are driving or riding on a motorcycle.

**Part 3 – Bodily Injury Caused by an Uninsured Auto** – protects you, anyone you let drive your car, household members and passengers against injuries caused by an uninsured or unidentified (hit and run) driver. A minimum limit of \$20,000 per person/\$40,000 per accident is required. **OUR AGENCY RECOMMENDS a minimum limit of \$250,000 per person/\$500,000 per accident.**

**Part 4 – Damage to Someone Else’s Property** – pays for damage to another person’s property and costs associated with the loss of use of that property. A minimum limit of \$5,000 is required. **OUR AGENCY RECOMMENDS a limit of at least \$250,000.**

### OPTIONAL COVERAGE – There are eight different optional coverage parts available on a MA auto policy.

**Part 5 – Optional Bodily Injury to Others** – extends your liability protection (the basic \$20,000/\$40,000 limits under Part 1) up to the amount you purchase under this part. This part also provides coverage for accidents beyond MA to anywhere in the United States and Canada and pays for damages suffered by passengers in your auto. **OUR AGENCY RECOMMENDS a limit of at least \$250,000 per person/\$500,000 per accident. \*\***

**Part 6 – Medical Payments** – covers medical expenses for you, your household members and passengers, over and above amounts covered by Personal Injury Protection (Part 2) no matter who caused the accident. **OUR AGENCY RECOMMENDS a limit of at least \$25,000 per person.**

**Part 7 – Collision** – pays for damage to your car, less any applicable deductible, no matter who causes the accident.

**Part 8 – Limited Collision** – pays for collision damage to your car if you are not more than 50% at fault and the owner of the other vehicle must be identified.

**Part 9 – Comprehensive** - pays for damage to or loss of your car, less any applicable deductible, resulting from perils such as fire, theft, vandalism, falling objects, and striking an animal.

**Part 10 – Substitute Transportation** – this coverage reimburses for car rental or transportation expenses while your car is undergoing repairs for a covered collision or comprehensive loss. **OUR AGENCY recommends a limit of at least \$30 per day/\$900 maximum.**

**Part 11 – Towing & Labor** – this coverage pays for towing and labor costs incurred each time your auto is disabled. Your company will pay only for labor done at the scene to the extent that the labor was needed to get your car going.

**Part 12 – Bodily Injury Caused by an Underinsured Auto** – pays for bodily injury to you, household members and passengers, unless they have a policy of their own or are covered by a MA auto policy of another household member with similar coverage. The accident must be caused by someone without enough bodily injury coverage and pays you up to the difference between the amount collected from the policy covering the other vehicle and the limits you purchased. **OUR AGENCY recommends a limit of at least \$250,000 per person/\$500,000 per accident.**

### NOTE THAT OPTIONAL LIMITS ARE AVAILABLE - both higher and lower than our suggested limits.

**\*\*Personal Umbrella Liability coverage with a limit of \$1 million or more is also available (an extra layer of liability coverage that picks up once the underlying coverage provided by your auto and home policies is exhausted). Please contact us if you would like more information.**

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