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is the Personal Auto
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personal vehicles,
although some
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covers personal
vehicles, but not
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Automobile

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motorists, and Part
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coverage for
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(PAP, discussed
below) is the newest
of the policies for
personal use
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has nearly displaced
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other personal use

forms. You will

probably buy a PAP
or a policy similar to
it, so we will discuss
it in detail. Bear in
mind, however, that
your policy may
differ in some
significant ways
from the PAP.

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auto insurance

policy is divided into

different coverages

based on the type of

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paid to you or

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PERSONAL INJURY

PROTECTION —

Otherwise known as

“ PIP,” this is your

medical coverage

for

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competitive rating,
the AIB policy now
serves as an
advisory filing which
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each insurance
company, either in
whole or in part, and

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PERSONAL AUTO
POLICY

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Your auto insurance policy will cover you up to your coverage limits. Though your auto insurance policy covered you up to its limits, you may still owe money because of a lawsuit or the extent of the damages or injuries. This is when you file a claim for your umbrella policy.

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acquired auto" will
have the broadest
coverage we now
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vehicle shown in the
Declarations. Cover-
age begins on the
date you become
the owner. However,
for this coverage to
apply to a "newly
acquired auto"
which is in addi-

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contract between

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- simplified to make it more understandable; and
- arranged to better display the available coverage.

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