Understanding Your Auto Policy

Auto insurance isn't rocket science, but it can be confusing. Here are simple definitions for six types of coverage within an ERIE auto insurance policy:

- **Bodily injury liability:** Covers your legal fees, court costs and compensation due to bodily injury claims brought against you.
- **Medical payments:** Covers the medical expenses for injuries sustained by you, resident relatives and other people in your auto as the result of an accident. (Auto insurance coverage varies by state.)
- **Property damage liability:** Covers your legal liability for property damage claims brought against you.
- **Collision:** Coverage that pays for damage to your auto and its equipment caused by collision or upset.
- **Comprehensive:** Coverage that pays for damage to your auto and its equipment not caused by collision or upset. This includes, but is not limited to, damage from fire, theft, glass breakage, vandalism and damage resulting from contact with persons, animals, birds or falling objects.
- **Uninsured and underinsured motorist coverage:** Provides coverage when you are injured in an accident caused by another person who either has no auto insurance or who has insurance limits that are insufficient to cover your damages. Some states require that this coverage also include property damage.

To see a visual explanation of these terms, click here. And, call us anytime you have questions about your coverage. We're here to help.

ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information.