

What is in a basic auto policy and What determines the price of my auto policy?



Your auto policy may include six coverages. Each coverage is priced separately.

- Bodily Injury Liability.
- Medical Payments or Personal Injury Protection (PIP)
- Property Damage Liability
- Collision
- Comprehensive
- Uninsured and Underinsured Motorist Coverage

There are many factors that influence the price you pay for auto insurance.

- The average American driver spends about \$700 a year.
- Your premium may be higher or lower, depending on the following:
 - ✓ Your driving record.
 - ✓ The number of miles you drive each year.
 - ✓ Where you live.
 - ✓ Your age.
 - ✓ The car you drive.
 - ✓ The amount of coverage.
 - ✓ As well as many other factors.