

FAQ: What Are the Different Types of Car Insurance?

Q. If I've been involved in a car wreck that was not my fault, how will I be compensated for my injuries and damages?

A. Texas law requires that those who drive in Texas are able to pay for the auto accidents they cause. Most drivers do this by purchasing automobile liability insurance, which helps to pay for injuries and damages.

Q. What are the minimum limits for automobile liability insurance?

A. On January 1, 2011, the minimum liability limits increased to \$30,000 for each injured person, up to a total of 60,000 per accident, and \$25,000 for property damage per accident.

Q. What other types of insurance might be available to compensate me for my injuries?

A. Your automobile insurance might provide an additional source of insurance, depending upon the type of coverage you purchased. For example, *Personal Injury Protection*, also known as *PIP coverage*, is a type of no-fault coverage that provides reimbursement for your medical expenses and lost wages. Your insurance company must provide you with an opportunity to purchase PIP coverage, and must obtain from you a signed rejection if such coverage isn't offered.

Q. What is Uninsured/Underinsured Motorist Coverage?

A. *Uninsured/Underinsured Motorist (UM/UIM) Coverage* is another type of insurance that must be offered in Texas. This coverage may be available to you if the at-fault driver had no liability insurance, or if the at-fault driver didn't have an adequate amount of liability coverage to compensate you for your injuries.

Do you have additional questions about automobile insurance coverage in Texas? Contact Mark Hefter for more information.