

Pennsylvania Motor Vehicle Insurance Summary

Courtesy of Gary Stewart Seflin, Esquire
610-892-9700 • 30 West Third Street, Media, PA 19063 • info@seflinlaw.com

Coverage Type	What it Means	Level Required by Law?	Recommended Level?
<u>Tort Option – Limited or Full Tort</u>	By choosing Limited over Full Tort, you sacrifice the right to compensation for pain & suffering, except in rare cases. In return, your premiums are reduced by a small percentage.	Limited Tort	Full Tort
<u>Bodily Injury Liability</u>	This covers the medical expenses of injured parties who bring a claim against you if you are at fault in an accident.	\$15,000.00/person \$30,000.00/incident	Depends upon your level of assets.
<u>Medical Expenses Benefit</u>	This "First Party Benefit" is the amount that your insurance company will pay towards your injuries from an auto accident.	\$5,000.00	Unless you have good health insurance, at least \$10,000.00.
<u>Property Damage Liability</u>	This covers the Property Damage expenses of injured parties who bring a claim against you if you are at fault in an accident.	\$5,000.00	At least \$10,000.00.
<u>Uninsured Motorist (UM)</u>	If the other party is at fault & uninsured , your insurance company will step in & pay your recoverable benefits up to the limit of your UM coverage.	Not Required.	At least: \$15,000.00/person \$30,000.00/incident
<u>Underinsured Motorist (UIM)</u>	If the other party is at fault & has insufficient insurance , your insurance company will step in & pay your excess recoverable benefits up to the limit of your UIM coverage.	Not Required.	At least: \$15,000.00/person \$30,000.00/incident
<u>Stacking of UM/UIM Benefits</u>	If you have multiple insured vehicles, the benefits for UM/UIM insurance may be "stacked", meaning that each vehicle gets coverage equal to the sum of the policy limits of all the vehicles.	Not Required.	Recommended.
<u>Wage Loss</u>	If you miss time at work due to injuries from an accident, your insurance company will compensate you for lost earnings up to the limit of this coverage.	Not Required.	Depends upon your income.
<u>Funeral Benefits</u>	This coverage helps defray funeral expenses in the event that you are killed in an accident.	Not Required.	Yes.
<u>Collision</u>	This covers damage to your car from a collision or overturning.	Not Required.	Depends upon your vehicle's value.
<u>Comprehensive</u>	This covers damage from "acts of God" such as a flood or hail, or if your vehicle is stolen. It is not "full coverage."	Not Required.	Same as Collision coverage.
<u>Miscellaneous Other Benefits</u>	Other benefit options include extraordinary medical & accidental death benefits, as well as gap, towing, & rental coverage.	Not Required.	At least: Towing & rental.

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