

# Liability AUTO INSURANCE



Liability insurance pays for the expenses you are liable to pay to the other person if you are held guilty for causing an accident. As per the law of state every vehicle owner is required to take up this coverage.

## There are two basic types of liability auto insurance

### Bodily Injury Liability

01



This type of coverage helps you pay for medical expenses of the other person in case you are held liable for their injuries.

If the person you were involved in an accident with is seriously injured and can't go to work, then this insurance also pays compensation for the loss of income he/she suffers.

It also covers the legal fee if a case is filed against you.

### Property Damage Liability

02

This covers damage caused by you to someone else's property or vehicle.

It does not cover damage caused to your own vehicle since that shall be covered by collision coverage.

Different states have different requirements in regards to minimum amount of coverage that each vehicle owner must take.



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