

JEFIRST FINANCIAL SERVICES

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BODILY INJURY LIABILITY COVERAGE - If other people are injured in an accident that's your fault, Bodily Injury Liability coverage helps protect you from bills that can include: Emergency aid at the scene, Medical expenses for bodily injury, Medical services for sickness or disease, Compensation for loss of income, Funeral expenses, Legal defense fees and/or bail bonds for anyone listed on your policy, etc. *(Has a limit listed as \$Per Person/\$Per Accident)*

PROPERTY DAMAGE LIABILITY COVERAGE - If another driver's property is damaged in an accident that's your fault, Property Damage coverage can help pay for the following property that belongs to them: Structural damage to homes, storefronts, etc, Repair or replacement costs for other stationary objects, Vehicle repair or replacement costs. It can also help keep your assets safe in the event of a lawsuit resulting from a covered accident. *(Has a limit listed as \$Per Accident)*

COLLISION COVERAGE - helps protect your car if you're in an accident that involves other cars, or objects. For instance, if your car collides with other vehicles or stationary objects (such as a tree or a streetlight). Collision helps pay for repairs or replacement up to the Actual Cash Value (ACV) of your car. (Though remember, the ACV isn't the amount you paid for your car. ACV is likely a lower value, as it takes into account things like age, use, and wear and tear) *(Has a deductible)*

COMPREHENSIVE COVERAGE - protects your car in situations that don't necessarily involve other drivers or vehicles. This coverage would be for damage to your car caused by Storm (or other natural disaster), Vandalism, "Passive object" (such as a tree or a post in a parking garage) which fell and was not caused by collision or if you sustain a broken window or windshield or damage due to a collision with an animal on the road. *(Has a deductible)*

UNINSURED AND UNDERINSURED MOTORIST - helps pay for medical expenses, and damage to your car, caused by a driver who has little to no insurance. This Coverage Is Divided Into Two Parts: 1]Bodily Injury Coverage - may pay medical expenses for you, your passengers, or any family members who might be driving the car when bodily injuries are caused by an uninsured or underinsured driver. 2]Property Damage Coverage - pays for damages to your car caused by an uninsured or underinsured driver. *(Has a limit listed as \$Per Person/\$Per Accident)*

MEDICAL PAYMENTS COVERAGE - Considering your claim is a covered loss (that's insurance-speak for an accident or incident that falls within the bounds of your policy), Medical Payments coverage helps pay for medical treatment for accident-related injuries, no matter who's at fault. These costs may include doctor visits, hospital visits and/or stays, surgery, x-rays, EMT and ambulance fees, and other similar expenses. This option covers you, your passengers, and any family members who may be driving the insured car during the accident. And while nobody likes to think about it, this option also helps cover funeral expenses. *(Has a limit listed as \$Per Accident)*

PERSONAL INJURY PROTECTION COVERAGE - Accidents are always inconvenient, sometimes expensive, and never what you planned. Which is why planning ahead can make a huge difference in the weeks and months following an accident where you're injured. Personal Injury Protection coverage (or PIP or "No Fault") not only covers reasonable and necessary medical and hospital expenses, it can also help you with income continuation, loss of services, funeral expenses, even child-care expenses while you're healing. *(Has a limit listed as \$Per Accident)*