

# FIVE THINGS TO ADD TO YOUR CAR INSURANCE POLICY



## 1. INCREASE COVERAGE ON YOUR LIABILITY POLICY

In Nevada you are required to have a minimum policy of \$25K to legally operate a vehicle. That will most likely not be enough if you get in an accident. It is advised that you increase your coverage to at least \$100K to better protect yourself and your personal assets.

## 2. UNINSURED MOTORIST COVERAGE

This covers you if you are injured by either an uninsured or underinsured driver. It will continue to cover your damages above and beyond what the at-fault driver's insurance will pay out. You can purchase this in \$25K blocks and \$100K of uninsured motorist coverage is recommended.

## 3. MED-PAY

Med-Pay coverage can be added to any auto insurance policy and will pay your medical bills in the event of an accident, regardless of fault. The recommendation is to add at least \$5K of Med-Pay insurance.

## 4. COMPREHENSIVE COVERAGE

Comprehensive Coverage covers damages to your vehicle should you be at fault for the accident. This is especially good to have if you are still paying off your vehicle. Additionally, this coverage will cover repairs on things like backing into a pole, door dents, and other things that may damage your vehicle outside of a car accident.

## 5. BE INSURED IN THE STATE YOU LIVE

Many people don't think of changing their car insurance policies when they move states, but it is very important. Being insured in Nevada if you have recently moved makes sure you are in compliance with the law and have the minimum coverage to legally operate your vehicle.

*Enjoy Your  
Peace of  
Mind!*

