Dairyland Auto Insurance Coverage in Washington

Dairyland FAQs · https://midcolumbiainsurance.com/faq/dairyland-coverage-in-washington



Dairyland is proud to be able to help drivers in Washington meet their insurance needs. Here are some of the parameters of their insurance coverage in Washington state:

What is the maximum bodily injury liability and property damage liability limit available in Washington?

$100,000 bodily injury liability per person

$300,000 bodily injury liability per accident

$50,000 property damage liability per accident

— aka —

100/300/50

What coverages are required to be offered in Washington? Can a customer reject them?

Bodily Injury liability and Property Damage liability must be offered and can’t be rejected. Underinsured Motorist Bodily Injury, Underinsured Motorist Property Damage, and Personal Injury Protection must be offered, but they can be rejected with a signature.

What are all the coverages available in Washington?

- Bodily Injury liability
- Property Damage liability
- Underinsured Motorist Bodily Injury
- Underinsured Motorist Property Damage
- Personal Injury Protection (Customer can’t have both Personal Injury Protection and Medical Payments)
- Medical Payments (Customer can’t have both Personal Injury Protection and Medical Payments)
- Accidental Death
- Comprehensive
- Collision
- Lienholder Deductible
- Car Loan Protection
- Rental Reimbursement
- Roadside assistance
- Special Equipment

What’s the oldest a vehicle can be to get comprehensive and collision coverage in Washington?

25 years

How far back does Washington go to look at violation history?

3 years

What additional policy types are offered in Washington?

Named non-owner, broad form, and household broad form.

Is an insurance score used in my rating in Washington? If so, is it mandatory?

It's not mandatory to have a credit scored product in Washington. Insurance scores are not currently used for new customers.

What policy terms are available in Washington?

6 and 12 months

What is the minimum down payment option in Washington?

20% of the 6 month premium, actual percentage can vary by risk

Are SR22s used in Washington? If so, is there a fee assessed? Is it filed electronically?

SR22s are available and are filed electronically at no charge.

What discounts are available in Washington?

- Homeowner
- Defensive driver course
- Multi-car
- Paid in full