Is Broad Form Insurance Full Coverage?

Broadform Insurance FAQs · https://midcolumbiainsurance.com/faq/is-broad-form-insurance-full-coverage



No, A broad form policy cannot have comprehensive and collision added so cannot qualify as "full coverage." This is because the insurance company does not track what kind of car you are driving so they would not be able to calculate a correct rate.

Both Uninsured Motorist (UM) and Personal Injury Protection (PIP) coverages can be added to your broadform policy and are highly recommended. Uninsured Motorist could cover a car you own if you were hit by someone without insurance.

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