What’s The Difference Between Regular And Broad Form Car Insurance?

Broadform Insurance FAQs · https://midcolumbiainsurance.com/faq/whats-the-difference-between-regular-and-broad-form-car-insurance



Broad form is simply an endorsement added to a regular auto policy that changes the definitions of a few key terms.

- First, the definition of **insured** is, ironically, changed from a broad list of drivers to a very narrow **you** and you only.
- Second, the definition of what is considered an **insured vehicle** is broadened from only the cars listed on the policy plus a few exceptions, to **almost any private passenger vehicle** as long as it is not being used for business.

Liability, Uninsured Motorist, and Personal Injury Protect (PIP) medical work exactly the same on a regular and a broadform policy.

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