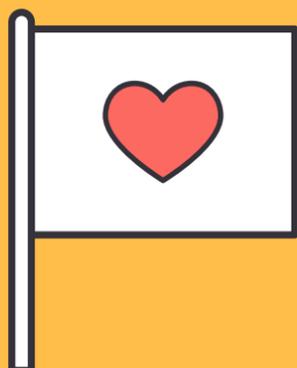


CHEAT SHEET FOR CHEAP CAR INSURANCE in Washington



WHAT COVERAGE MUST I CARRY?

Washington State requires all drivers to carry a minimum of \$25,000 bodily injury liability per person, \$50,000 bodily injury liability per accident, and \$10,000 property damage liability. This is usually written as 25/50/10. \$25,000 property damage liability usually adds less than a dollar a month and so I have not seen \$10,000 property damage coverage written except by the big 800# companies that are just churning out policies without the consumers' interest in mind.



WHAT IF MY INSURANCE ISN'T SUFFICIENT?

Once your insurance company has paid out the maximum coverage, you will be responsible for any balance on the judgement. It is possible for the other party to attach your future earnings if you do not have sufficient assets to cover the additional amount owed. This is a good reason to carry more than just the minimum limits.



WHAT ABOUT UM AND PIP?

Uninsured Motorist (UM) coverage and Personal Injury Protection (PIP) are optional in Washington but because the state feels they are important to have, will require that you sign an official rejection form if you choose not to carry them.



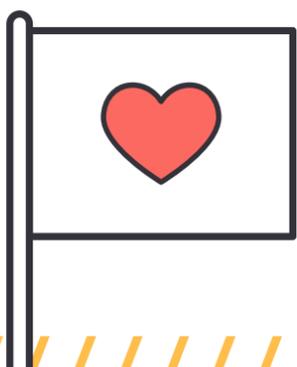
WHAT IS UM COVERAGE?

Uninsured Motorist (UM) protects you against loss due to someone either without insurance or with insufficient insurance hitting you and not being able to cover your injuries or vehicle damage. Your UM coverage will cover you and your car as if the other person had insurance. Without UM it would be up to you to figure out how to get them to pay.



WHAT IS PIP?

Personal Injury Protection (PIP) covers your medical bills and lost wages up to the limit selected. Washington requires all companies to offer at least \$10,000 and \$35,000 coverage. PIP coverage is available immediately and does not have a deductible like your work insurance. If you are hit by another driver and they have insurance, their insurance will most likely pay your medical bills -- but not until you settle.



HOW MUCH INSURANCE DO I NEED?

That is a personal question that only you can answer. Without sufficient insurance, you are taking the risk upon yourself if something happens. Always buy what you can afford. It is better to have some insurance than none.

SOURCE: