

## **Example 1-A:**

Young Single Male, age 23 (single car policy – without PLIGA surcharge)

Drives a 2000 Chevrolet Malibu, four-door sedan, ISO rating symbol 8

Pleasure use – drives less than 3 miles daily

Has no motor vehicle violations/accidents in the past 3 years

### **Standard Policy:**

Liability:

Bodily Injury Limits: \$15,000/\$30,000

Property Damage: \$5,000 (or combined single limit of \$35,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$15,000/\$30,000

Property Damage: \$5,000 (or combined single limit of \$35,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

## **Example 1-B:**

**Same as Example 1-A, but with Unlimited Right to Sue Option**

## **Example 2-A:**

Married couple, both between ages of 30 and 49 (multiple car policy – without PLIGA surcharge)

Car # 1:

2004 Buick Century Custom GS 4-door sedan, with Category II Anti-Theft

Device discount, active seatbelts and dual airbags, ISO rating symbol 8

Driven by husband to work 10 or more miles a day; 20,000 annual miles

Car # 2:

2000 Chevrolet Astro Van 4 x 2, with a Category II Anti-Theft Device discount, active seatbelts and dual airbags, ISO rating symbol 6

Driven by wife to work less than 3 miles a day; less than 7,500 annual miles

No motor vehicle violations/accidents within the past 3 years

Continuous insurance with same company for 5 years

### **Standard Policy:**

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)  
Comprehensive: \$750 deductible (on Car #1 and Car #2)  
Collision: \$750 deductible (only Car #1)  
Limited Right to Sue

### **Example 2-B:**

**Same as Example 2-A, but with Unlimited Right to Sue Option**

### **Example 3-A:**

Unmarried male, 35 years old (without PLIGA surcharge)  
2004 Buick Century Custom GS 4-door sedan, with Category II Anti-Theft Device discount, active seatbelts and dual airbags, ISO rating symbol 8  
Uses Mass Transit to work – pleasure use, less than 3 miles to train/bus station  
No motor vehicle violations/accidents within the past 3 years.

#### **Standard Policy:**

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

### **Example 3-B:**

**Same as Example 3-A, but insured drives to work, long commute (10 or more miles a day).**

### **Example 4-A:**

Married couple, both 65 or older (single car policy – without PLIGA surcharge)  
Drive a 2004 Buick Century Custom GS 4-door sedan, with Category II Anti-Theft device discount, active seatbelts and dual airbags (front only), ISO rating symbol 8  
Pleasure use (10,000 annual miles)  
No motor vehicle violations/accidents within the past 3 years

#### **Standard Policy:**

Liability:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

Bodily Injury Limits: \$100,000/\$300,000

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

### **Example 4-B:**

Same as Example 4-A, but with Unlimited Right to Sue Option

### **Example 5:**

Young Single Female, age 23 (single car policy – without PLIGA surcharge)

Drives a 2000 Chevrolet Malibu, four-door sedan, ISO rating symbol 8

Drives 5 miles to work each day and 12,000 miles annually

Has no motor vehicle violations/accidents within the past 3 years

**Basic Policy:**

Liability:

Property Damage: \$5,000

No optional Bodily Injury coverage

Personal Injury Protection (PIP): \$15,000

No physical damage coverage

Limited Right to Sue