



AFFORDABLE LOANS FOR RELIABLE CARS

UNDERSTANDING INSURANCE COVERAGE



LIABILITY

This type of insurance is required in all states except New Hampshire and Virginia.

COLLISION

Collision insurance covers damage caused to your vehicle in an auto accident. You're covered whether you hit a car, a pole, a tree or any other nonliving/inanimate object. It doesn't matter whether the accident is your fault or someone else's.

COMPREHENSIVE

Comprehensive covers damage to your car in some way other than a collision including fire, theft, vandalism, flooding, or hitting an animal. Most comprehensive policies also offer glass coverage.

GAP

This type of insurance protects you when you owe money on a depreciated vehicle. In the event of an accident in which you've badly damaged or totaled your car, gap insurance covers the difference between what a vehicle is currently worth (which your standard insurance will pay) and the amount you actually owe on it.

WHY DO YOU NEED THESE COVERAGES?

Because liability insurance alone does not cover damage to your car—only cars you hit. And gap insurance protects your financial well-being.

APPLY NOW AT [ONTHEROADLENDING.ORG/APPLY](https://ontheroadlending.org/apply)