



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)**