



## UNDERSTANDING YOUR AUTO INSURANCE DECLARATIONS PAGE — AND WHAT COVERAGE YOU REALLY NEED

Your auto insurance declarations page (or “dec page”) summarizes your policy — but unless you know what to look for, it can be confusing. Below, we break down what it means and what coverage you should have to protect yourself and your family.

### Coverage You Should Strongly Consider



Even if you meet the legal minimum, that may not be enough. Here's what we recommend every WA driver consider carrying:

- ✓ **Bodily Injury Liability (Required)**  
Covers injuries you cause to others. We recommend limits of \$100,000/\$300,000 or higher.
- ✓ **Property Damage Liability (Required)**  
Covers damage to others' property (like their car or a fence).
- ✓ **Uninsured/Underinsured Motorist (UM/UIM) (Highly Recommended)**  
Protects you if hit by a driver with no or too little insurance. Match this to your liability limits if possible.
- ✓ **Personal Injury Protection (PIP) (Highly Recommended)**  
Covers medical bills, lost income, and essential services for you and your passengers, no matter who was at fault. It's affordable and very valuable.
- ✓ **Collision & Comprehensive (Optional)**  
Covers damage to your car from an accident (collision) or non-crash events (comprehensive), like theft, weather, or animals.
- ✓ **Rental Car & Roadside Assistance (Optional)**  
Helpful add-ons that can reduce stress after a crash.



### What's on your Declarations Page

#### Policyholder Information

Your name, address, and the listed insureds.

#### Vehicles Covered

A list of insured vehicles with year, make, and model.

#### Coverage Types & Limits

This section lists what you're covered for and the dollar limits of each.

#### Premiums

What you pay for each coverage type.

#### Deductibles

Your out-of-pocket amount before insurance kicks in (usually for collision or comprehensive).



### Pro Tip

Ask your insurance agent to walk through your declaration page and explain each line item — then adjust your coverage based on your life, assets, and risk tolerance. It's not just paperwork — it's your protection plan.



### What About Umbrella Insurance?

An umbrella policy is extra liability insurance that sits on top of your auto and homeowners policies. It kicks in if you're sued for more than your regular policy covers.

- Adds \$1 million or more in coverage for a modest yearly premium.
- Essential if you have assets to protect or want peace of mind.
- Important: Your auto insurance policy must carry high limits (usually \$250,000/\$500,000) to qualify for umbrella coverage.



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