

Four teenage boys returning home from a high school sporting event, were driving too fast and lost control of vehicle, sending the vehicle off road and into a ditch. One passenger was severely injured and required life flight, extended hospital stay, several surgeries and a lifetime care. Total claim expenses exceeded \$1,900,000 with continued claim costs still being paid to date. Over \$900,000 worth of expenses would NOT have been covered under health insurance; leaving a significant gap in coverage.

How would your auto policy pay?

Unlimited PIP	\$500K PIP	\$250K PIP	\$50K	Opt Out
All claim costs listed above would be covered at 100%.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$500K. Leaving a \$1.4M gap in coverage to be covered by your health insurance our out of your pocket.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$250K. Leaving a \$1.6M gap in coverage to be covered by your health insurance our out of your pocket.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$50K. Leaving a \$1.8M gap in coverage to be covered by your health insurance our out of your pocket.	All claims costs listed above would be DENIED . Leaving a \$1.8M gap in coverage to be covered by your health insurance our out of your pocket.