

## Utah Auto Insurance Requirements

Each state requires that you have certain types of coverage with minimum liability limits. The insurance industry recommends that your bodily injury liability limits be at least \$100,000 per person and \$300,000 per occurrence.

Utah requires liability coverage and as a no-fault (see [glossary of terms](#)) state requires at least \$3,000 in personal injury protection (medical payments coverage). Utah law mandates that auto insurance policies provide the following:

### **Liability -Minimum required:**

\$25,000 per person for bodily injury, \$50,000 per accident for bodily injury (**As of January 1, 2009, this limit increases to \$65,000**) and \$15,000 per accident for property.

**Personal Injury Protection (PIP).** Utah's no-fault law also requires you buy a minimum of \$3,000 in PIP coverage. PIP is a broad term for the coverage that will pay for your medical expenses in case of an accident.

**Uninsured/underinsured motorist coverage.** Insured motorists who are concerned about being in an accident with an uninsured motorist can purchase this optional coverage to ensure their losses are covered.

**Collision & Comprehensive.** Collision insurance pays for damages to your car caused by another vehicle, an object or a rollover. Its not required by law, but most lenders require collision coverage for financing. Comprehensive insurance protects you against damage to your own car from perils like fire, theft, glass damage, hail, wind, flood or vandalism. Comprehensive isn't required either. If you have an older car, consider dropping these types of coverage to save on insurance premiums.

If you can afford more insurance, carrying more than the mandatory minimum requirement is recommended. Think about the amount of insurance you'll need when you need it the most. Families should sit down with their insurance agent or company representative to determine the right amount for each individual and family.

[http://www.rmiia.org/Auto/Steering\\_Through\\_Your\\_Auto\\_Policy/Auto\\_Insurance\\_Utah\\_Requirements.htm](http://www.rmiia.org/Auto/Steering_Through_Your_Auto_Policy/Auto_Insurance_Utah_Requirements.htm)