

Collision coverage pays for repairs to your car when it is damaged in a crash.

If your vehicle is damaged in an accident and you have this kind of collision coverage.	Nature of Accident	
	You are MORE THAN 50% at fault (you hit a tree, a person, another vehicle, etc.)	You are 50% OR LESS at fault (you are rear-ended, side-swiped, etc.)
No Collision Coverage	Your insurance pays nothing. You are responsible for the cost of repairs to your car.	Your insurance pays nothing. You are responsible for the cost of repairs to your car.*
Limited Collision Coverage	Your insurance pays nothing. You are responsible for the cost of repairs to your car.	Your insurance pays. If you have chosen a deductible, your insurance pays the cost of repairs over and above the deductible. You must pay the deductible.
Standard Collision Coverage	Your insurance pays, except the deductible that you have chosen. You must pay the deductible.	Your insurance pays, except the deductible that you have chosen. You must pay the deductible.
Broad Form Collision Coverage	Your insurance pays, except the deductible that you have chosen. You must pay the deductible.	Your insurance pays. You do not have to pay the deductible.

You may be able to collect up to \$1000 from the other driver under the "mini-tort" provision of the no-fault law. For more information, see the Insurance Counselor on mini-tort.

Comprehensive insurance pays for your car if it is stolen or for repairs if it is hit by a falling object, collides with an animal, or is damaged in a fire, flood or by vandals

Uninsured or underinsured motorist – the other driver was at fault and you can sue for pain and suffering but he doesn't have insurance, or it's a "hit and run" driver.

Road Service – pays for help when your car breaks down on the road, such as towing fees, jump starts, and changing flat tires.

Car Rental – pays for renting a car while yours is being repaired.