

PHYSICAL DAMAGE COMPREHENSIVE

Pays for damage to your auto from theft, vandalism, flood, fire or other covered perils. This coverage is subject to the terms and limits.

PHYSICAL DAMAGE SPECIFIED PERILS

Because comprehensive covers so many perils, it can be very expensive. For businesses that want this broad coverage, a less expensive alternative is specified perils coverage. This is sometimes called "fire, theft, and combined additional coverage" or "CAC." It covers many of the perils comprehensive covers, except windshield damage, but it does so on a named peril basis.

PHYSICAL DAMAGE COLLISION

Collision is defined as losses incur when your automobile collides with another auto or object. For example, if you hit a car in a parking lot, the damages to your auto will be paid under your collision coverage.