



# State Minimum Auto Insurance Requirements

A Quick Guide to Car Insurance Requirements by State

**AL**

## Alabama

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejections form required for Uninsured Motorist Coverage

**AK**

## Alaska

- Minimum Requirements: 50/100/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured

**AZ**

## Arizona

- Minimum Requirements: 25/50/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured

**AR**

## Arkansas

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for PIP, Uninsured, & Underinsured

**CA**

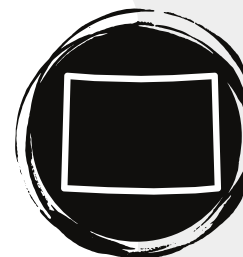
## California

- Minimum Requirements: 15/30/5
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional

**CO**

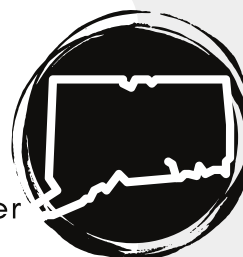
## Colorado

- Minimum Requirements: 25/50/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Medical Payments and Uninsured Coverage

**CT**

## Connecticut

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident

**DE**

## Delaware

- Minimum Requirements: 25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage

**FL**

## Florida

- Minimum Requirements: 10/20/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage





GA

**Georgia**

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage



HI

**Hawaii**

- Minimum Requirements: 20/40/10
- Personal Injury Protection: \$10,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional



ID

**Idaho**

- Minimum Requirements: 25/50/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage



IL

**Illinois**

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection form required for Uninsured Motorist coverage



IN

**Indiana**

- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured



IA

**Iowa**

- Minimum Requirements: 20/40/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured



KS

**Kansas**

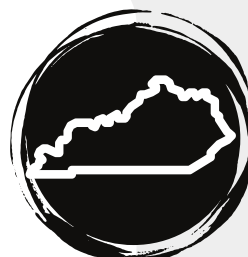
- Minimum Requirements: 25/50/25
- Personal Injury Protection: \$4,500
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



KY

**Kentucky**

- Minimum Requirements: 25/50/10
- Personal Injury Protection: \$10,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional



LA

**Louisiana**

- Minimum Requirements: 15/30/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured coverage



ME

**Maine**

- Minimum Requirements: 50/100/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: \$2,000
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage



MD

**Maryland**

- Minimum Requirements: 30/60/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$30,000 per person; \$60,000 per accident
- Waiver form required for PIP





MA

Massachusetts

- Minimum Requirements: 20/40/5
- Personal Injury Protection: \$8,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage:\$20,000 per person; \$40,000 per accident



MI

Michigan

- Minimum Requirements: 50/100/10
- Personal Injury Protection: \$50,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional



MN

Minnesota

- Minimum Requirements: 30/60/10
- Personal Injury Protection: \$40,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



MS

Mississippi

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured Motorist coverage



MO

Missouri

- Minimum Requirements:25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



MT

Montana

- Minimum Requirements: 25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection form required for Uninsured Motorist coverage



NE

Nebraska

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection forms required for Uninsured and Underinsured



NV

Nevada

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection forms required for UM/UIM/MedPay



NH

New Hampshire

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage:\$1000
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection forms required for excess UM



NJ

New Jersey

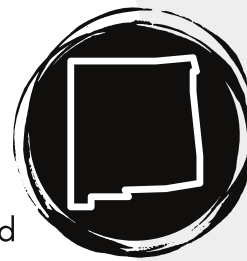
- Minimum Requirements:15/30/5
- Personal Injury Protection: \$15,000
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional



NM

New Mexico

- Minimum Requirements:25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured







NY

New York

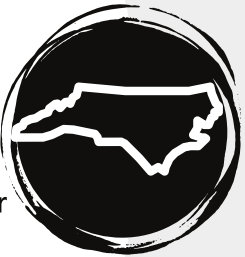
- Minimum Requirements:25/50/10
- Personal Injury Protection: \$50,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



NC

North Carolina

- Minimum Requirements:30/60/25
- Personal Injury Protection: \$60,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$30,000 per person; \$60,000 per accident



ND

North Dakota

- Minimum Requirements:25/50/25
- Personal Injury Protection: \$30,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



OH

Ohio

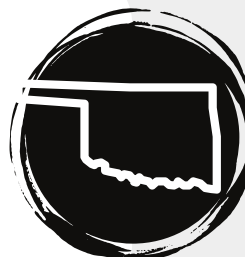
- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured



OK

Oklahoma

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional



OR

Oregon

- Minimum Requirements:25/50/20
- Personal Injury Protection: \$15,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



PA

Pennsylvania

- Minimum Requirements:15/30/5
- Personal Injury Protection: \$5,000
- Medical Payments Coverage:\$5,000
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured



RI

Rhode Island

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Medical Payments



SC

South Carolina

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection form required for Underinsured Motorist



SD

South Dakota

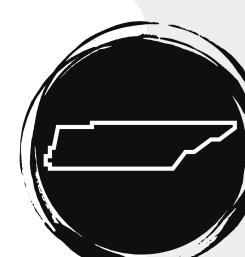
- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



TN

Tennessee

- Minimum Requirements:25/50/15
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured Motorist





**TX**

**Texas**

- Minimum Requirements:30/60/25
- Personal Injury Protection: \$2,500
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured, Underinsured, and PIP



**UT**

**Utah**

- Minimum Requirements:25/65/15
- Personal Injury Protection: \$3,000
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured



**VT**

**Vermont**

- Minimum Requirements:25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage:Optional
- Uninsured/Underinsured Motorist Coverage: Optional



**VA**

**Virginia**

- Minimum Requirements:25/50/20
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident



**WA**

**Washington**

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection forms required for Uninsured and Underinsured



**WV**

**West Virginia**

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection forms required for Uninsured and Underinsured



**WI**

**Wisconsin**

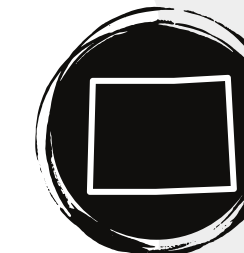
- Minimum Requirements:25/50/10
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: \$25,000 per person; \$50,000 per accident
- Rejection form required for Underinsured



**WY**

**Wyoming**

- Minimum Requirements:25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection form required for Uninsured



**What are state minimum limits?**

The liability limits which cover the other party if you cause an accident. For example, if your state minimum required is 25/50/25, this would mean:

25,000 for bodily injury per person,  
50,000 for bodily injury for all persons per each accident  
25,000 for property damage per accident.

**Need help understanding more key terms?**

Visit our [state auto requirement page at learnandserve.org](https://www.learnandserve.org/state-auto-requirement)

**Or speak with one of our agents for an even more personalized free auto insurance quote:**

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