State Minimum Auto Insurance Requirements

A Quick Guide to Car Insurance Requirements by State

**Alabama (AL)**
- Minimum Requirements: 25/50/25
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured Motorist Coverage

**Alaska (AK)**
- 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

**Arizona (AZ)**
- 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

**Arkansas (AR)**
- Minimum Requirements: 15/30/5
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: $25,000 per person; $50,000 per accident

**California (CA)**
- Minimum Requirements: 15/30/5
- Personal Injury Protection: Optional
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional

**Colorado (CO)**
- 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

**Connecticut (CT)**
- 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

**Delaware (DE)**
- 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

**Florida (FL)**
- 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
<table>
<thead>
<tr>
<th>State</th>
<th>Minimum Requirements</th>
<th>Personal Injury Protection</th>
<th>Medical Payments Coverage</th>
<th>Uninsured/Underinsured Motorist Coverage</th>
<th>Rejection/Rejection form required</th>
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</table>
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

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

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

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

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

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
- Rejection form required for Uninsured Motorist coverage

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

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

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

New Hampshire
- 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 excess UM

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

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
<table>
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<tr>
<th>State</th>
<th>Minimum Requirements</th>
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<th>Medical Payments Coverage</th>
<th>Uninsured/Underinsured Motorist Coverage</th>
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<td>Optional</td>
<td>$25,000 per person; $50,000 per accident</td>
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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

Utah
- Minimum Requirements: 25/65/15
- Personal Injury Protection: $5,000
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional
- Rejection forms required for Uninsured and Underinsured

Vermont
- Minimum Requirements: 25/50/10
- Medical Payments Coverage: Optional
- Uninsured/Underinsured Motorist Coverage: Optional

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

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

West Virginia
- 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

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

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
Or speak with one of our agents for an even more personalized free auto insurance quote:
(888) 445-2793