

Minimum Auto Liability Insurance/Financial Responsibility Requirements

Alabama

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Alaska

- \$50,000 bodily injury liability per person
- \$100,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Arizona

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Arkansas

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

California

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$5,000 property damage liability per accident

Colorado

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$15,000 property damage liability per accident

Connecticut

- \$20,000 bodily injury liability per person
- \$40,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$20,000 uninsured/underinsured motorist coverage per person
- \$40,000 uninsured/underinsured motorist coverage per accident

Delaware

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

Florida

- \$10,000 property damage liability per accident
- \$10,000 personal injury protection

Georgia

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Hawaii

- \$20,000 bodily injury liability per person
- \$40,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$10,000 personal injury protection

Idaho

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$15,000 property damage liability per accident

Illinois

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$20,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident

Indiana

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

Iowa

- \$20,000 bodily injury liability per person
- \$40,000 bodily injury liability per accident
- \$15,000 property damage liability per accident

Kansas

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident

Kentucky

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$10,000 personal injury protection

Louisiana

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Maine

- \$50,000 bodily injury liability per person
- \$100,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$50,000 uninsured motorist coverage per person
- \$100,000 uninsured motorist coverage per accident
- \$2,000 medical payments coverage

Maryland

- \$30,000 bodily injury liability per person
- \$60,000 bodily injury liability per accident
- \$15,000 property damage liability per accident

Massachusetts

- \$20,000 bodily injury liability per person
- \$40,000 bodily injury liability per accident
- \$5,000 property damage liability per accident
- \$20,000 uninsured motorist coverage per person
- \$40,000 uninsured motorist coverage per accident
- \$8,000 personal injury protection

Michigan

Mandatory no-fault (PIP) coverage includes liability coverage:

- \$20,000 bodily injury liability per person
- \$40,000 bodily injury liability per accident
- \$10,000 property damage liability per accident (in another state)

Minnesota

- \$30,000 bodily injury liability per person
- \$60,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident
- \$40,000 personal injury protection

Mississippi

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Missouri

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident

Montana

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

Nebraska

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident

Nevada

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

New Hampshire

No statutory mandatory minimum limits. If auto insurance is purchased it must include the following minimum limits:

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident
- \$25,000 uninsured/underinsured motorist property damage coverage
- \$1,000 medical payments coverage

New Jersey

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$5,000 property damage liability per accident
- \$15,000 personal injury protection

New Mexico

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

New York

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$50,000 liability for death per person
- \$100,000 liability for death per accident

- \$10,000 property damage liability per accident
- \$50,000 personal injury protection
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident

North Carolina

- \$30,000 bodily injury liability per person
- \$60,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$30,000 uninsured motorist coverage per person
- \$60,000 uninsured motorist coverage per accident
- \$25,000 uninsured motorist property damage coverage per accident

North Dakota

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident
- \$30,000 personal injury protection

Ohio

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Oklahoma

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Oregon

- \$25,000 bodily injury liability per person

- \$50,000 bodily injury liability per accident
- \$20,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident
- \$15,000 personal injury protection

Pennsylvania

- \$15,000 bodily injury liability per person
- \$30,000 bodily injury liability per accident
- \$5,000 property damage liability per accident
- \$5,000 medical benefits

Rhode Island

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

South Carolina

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident
- \$25,000 uninsured motorist property damage coverage

South Dakota

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident

Tennessee

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$15,000 property damage liability per accident

Texas

- \$30,000 bodily injury liability per person
- \$60,000 bodily injury liability per accident
- \$25,000 property damage liability per accident

Utah

- \$25,000 bodily injury liability per person
- \$65,000 bodily injury liability per accident
- \$15,000 property damage liability per accident
- \$3,000 personal injury protection

Virginia

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$20,000 property damage liability per accident

Vermont

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$50,000 uninsured/underinsured motorist coverage per person
- \$100,000 uninsured/underinsured motorist coverage per accident
- \$10,000 uninsured/underinsured motorist property damage coverage per accident

Washington

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident

Washington D.C.

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$25,000 uninsured/underinsured motorist coverage per person
- \$50,000 uninsured/underinsured motorist coverage per accident
- \$5,000 uninsured/underinsured motorist property damage coverage per accident

West Virginia

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$25,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident
- \$25,000 uninsured motorist property damage coverage

Wisconsin

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$10,000 property damage liability per accident
- \$25,000 uninsured motorist coverage per person
- \$50,000 uninsured motorist coverage per accident

Wyoming

- \$25,000 bodily injury liability per person
- \$50,000 bodily injury liability per accident
- \$20,000 property damage liability per accident