**What is the Difference Between**

**Limited Tort and Full Tort Automobile Insurance Coverage**

Pennsylvania law requires that insurance companies offer their customers the option to purchase “limited tort” automobile insurance coverage to provide consumers with a cheaper alternative to automobile insurance. Other than the premium savings, most people do not know the difference between full and limited tort coverage. This distinction is very important because it may drastically limit an insureds right to recover financially for damages suffered in an automobile accident.

The key distinction between limited tort coverage and full tort coverage, in Pennsylvania, is the type of damages that an individual may claim when injured in a motor vehicle accident.

Full tort essentially means that an injured individual may bring a claim for all damages suffered in that motor vehicle accident. Full tort claims can be made for:

 1. Pain and Suffering

 2. Economic Damages (i.e. unpaid medical bills and lost wages)

 3. Any Special Damages

Conversely, Limited Tort claims can only be made for:

 1. Economic Damages (i.e. unpaid medical bills and lost wages)

 2. Special Damages

Once a person selects limited tort coverage, they give up their right to bring a claim for pain and suffering, unless that person has suffered a **serious injury**. Under Pennsylvania law, a serious injury is defined as an injury that “results in death, a serious impairment of a body function, or a permanent serious disfigurement”. If a claim fits one of those definitions, then a person retains the right to bring a claim for all damages, including pain and suffering.

Pennsylvania law also details other situations where a person is not bound by their limited tort coverage. That means that a claim for pain and suffering can still be brought if the accident has been caused by:

 1. A person who is convicted of a DUI

 2. A driver of a vehicle registered in another state

 3. A person who intends to injure him/herself or another person

 4. A person who has not maintained motor vehicle insurance

You should also be aware that your selection of limited or full tort insurance coverage will also cover members of your family included on your policy. We understand that this can be confusing, so when selecting insurance or after you have been involved in a motor vehicle accident, please feel free to contact one of CNI’s professional agents for guidance.