

Liability Limits & Transferring Coverage

Last Modified on 08/20/2025 3:58 pm EDT

Liability Limits by State

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Coverage	Virginia	Maryland	Illinois	Texas	Indiana	Tennessee	Ohio	Georgia
State Liability Minimum	50/100/25**	30/60/15	25/50/20	30/60/25	25/50/25	25/50/25	25/50/25	25/50/30*
UMBI/UMPD Minimum	50/100/25**	30/60/15	25/50/20	30/60/25	50/50/25	25/50/25	25/50/7.5	25/50/30*
UMPD Deductible	200	250	250	250	0 or 300	200	250	250/500/1000
PIP	None	2.5k/5k	None	2.5k/5k/10k	None	None	None	None
Medical Payments	500-25k	None	2.5k/5k	None	1k/2.5k/5k	1k/2.5k/5k	500/1K/2K/5K	500/1k/2k/5k
Statute of Limitations	3 years	3 years	3 years	3 years	2 years	3 years	3 years	1 year
Income Loss Included	See Below	85%	No	80%	No	No	No	No

****Virginia's minimum limits are changing to from 30/60/20 to 50/100/25 for Renewals and New Policies effective 01/01/2025 or later.**

*Georgia - This is the lowest limit that Elephant can offer. Do not advise this is the state minimum.

Income Loss in VA

Income Loss is a separate coverage in VA. It covers a customer when they are injured in a covered loss and are excused from work by a doctor. The coverage will apply if the customer is employed at the time of the accident.

- It will provide **\$100 per week**, but for no more than **52 weeks**.
- If multiple vehicles are on the policy, it can be multiplied up to a **maximum of four times**.

Coverage Outside the US

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Coverage Extending to Canada (Yellow Cards)

Elephant covers customers driving anywhere in Canada. Yellow cards are no longer needed as of May 2024, but the customer should carry hard copies of the items listed below instead:

- Auto Insurance Policy
- Proof of Insurance ID Cards
- Current Vehicle Registration
- Current Auto Insurance Declarations Page
- US Driver License

Assure the customer the Canadian Yellow Cards are no longer needed.

If the customer insists on getting a Canadian Yellow Card, please chat with an agent to request a hard copy to be sent by mail within 7-10 business days.

If the customer then indicates the request constitutes an emergency, please chat with an agent to request a card to be *emailed* to the customer.

If the policyholder is driving a rental vehicle in Canada, the rental company is responsible for issuing the yellow card.

Why Did Canada Need a Yellow Card?

If an insured is involved in an accident or stopped by a police officer in Canada as a result of a traffic

violation, they will be considered by Canadian authorities to be driving in Canada with the appropriate amount of liability insurance. Though not required in every province, a U.S. driver can prove to the police that his or her insurer has filed for this by presenting a Yellow Card.

▮ Coverage Extending to Mexico

- ▮ **Indiana and Tennessee:** Coverage will **not** apply to an insured vehicle.
- **Virginia:** Coverage will apply to an insured vehicle within 25 miles of the border.
- **Illinois, Texas, and Maryland:** Coverage will apply to an insured vehicle within 75 miles of the border.
- Only comprehensive and collision coverage will apply to physical damage in Mexico. There is no coverage for liability or additional coverage.
- The named insured must stay no longer than 10 days.
- If a customer is driving further than the above limits, they will be required to purchase temporary insurance from the country of Mexico (this is often offered at border security).

▮ US Territories

Coverage in US Territories is the same coverage as it is in US states.

Coverage transfer to a rental vehicle

Coverage transfer to a rental vehicle

When a customer rents a vehicle, some or all of their Elephant coverages might transfer to the rental vehicle for a **max of 30 days**. Coverages only transfer while the vehicle is being operated by a **driver insured on the policy**.

If the customer is renting for pleasure, the broadest coverage transfers.

If the customer is renting due to an accident/claim, the coverage of the specific vehicle being replaced transfers.

What does the broadest coverage mean? This means the best or highest level of coverage available on the policy.

Example: Customer's policy has two vehicles: one with *just* liability and one with comp/collision. When they rent a vehicle for pleasure use, liability **and** comp/collision will transfer, since that's the highest level of coverage available.

NOTE: Roadside Assistance and Rental Reimbursement do not transfer to the rental vehicle.

▮ General Guidelines

▮ Test Driving Vehicles at the Dealership
