



Amazon Auto Liability definitions

We know understanding and filing auto claims can be a confusing process, so we have created a quick reference of abbreviations and acronyms with their definitions to help you navigate this process.

| Sedgwick abbreviation | Definition | Expanded definition |
|-----------------------|-----------------|--|
| AU | 1st Party Auto | Our insured or representative of the insured has filed a claim against their policies for coverages that apply to a loss they have sustained, whether at fault or not. |
| AL | Auto Liability | Coverage for claims our insured is found responsible for by law including injury to persons not in their vehicle and physical damage to vehicles and/or other property. |
| BI | Bodily Injury | A Bodily Injury claim is filed when your driver is at fault for an accident and injures an innocent 3rd party. This covers the injured party's medical bills, lost wages, and pain & suffering. |
| CL | Collision | 1st party coverage that helps repair or replace an insured's vehicle that has sustained damage due to colliding with another vehicle or property |
| CM | Comprehensive | 1st party coverage that helps pay to replace or repair an insured's vehicle if it's stolen or damaged in an incident that's not a collision (including, but not limited to, animal hits, weather related damage, theft, vandalism, etc). |
| MP | Med Pay | 1st party coverage, which can help cover medical bills or funeral expenses in regards to injuries an insured driver or their passengers sustain in a motor vehicle accident, regardless of fault. This coverage is only available in certain states. |
| NF | No-fault (PIP) | 1st party coverage, which can help cover medical bills, wage loss, additional services an insured might need due to injury or funeral expenses in regards to injuries an insured driver or their passengers sustain in a motor vehicle accident, regardless of fault. This coverage is only available in certain states. |
| PD | Property Damage | Coverage that pays for vehicle damage and property damage the insured is found legally liable for. |

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| UN | Uninsured Motorist-BI | 1st party injury coverage for our insured and their passengers when the other driver is at fault and they do not carry any liability insurance that will extend to the loss. This covers the injured insured's medical bills, lost wages, and pain & suffering. |
| UM | Underinsured Motorist | 1st party injury coverage for our insured and their passengers when the other driver is at fault and their bodily injury liability coverage limits are not enough to cover our insured's bodily injury claim. This covers the injured insured's medical bills, lost wages, and pain & suffering. |
| UP | Uninsured Motorist-PD | 1st party coverage that extends to an insured if they are in accident with an at-fault driver who doesn't carry liability insurance. This coverage will generally reduce or remove the insured's deductible and is only available for certain states |
| UD | Underinsured Motorist-PD | 1st party coverage that extends to an insureds vehicle if the at fault party's underlying liability limits are not enough to resolve the insured's damages. This coverage will generally reduce or remove the insured's deductible and is only available for certain states. |
| APD | Auto Physical Damage | Any auto claim involving physical damage to another vehicle. |
| 1st Party | Insured | A person or organization covered by the Old Republic policy. |
| 3rd Party | Claimant | A person or entity making a claim against the insured's policy. |
| | Deductible | Specified amount of money the insured is responsible to pay for their damages before we can start paying for their damages. |
| | Total Loss | When the cost of repairing a vehicle exceeds the value of the vehicle and the vehicle cannot be repaired. |
| | Who is SnapSheet? | Auto appraisal network that writes estimates for damaged vehicles. |
| | Who is Old Republic? | Old Republic Mutual Insurance Company is the underwriter for the DSP policies |