

What Can You Hit?

2026 Prices: Is Your Property Damage Liability Limit Enough for What's on the Road Today?

Your auto policy's property damage liability limit is the most your insurance will pay for the other party's vehicle or property when you're at fault. There is no longer a single new vehicle sold in America for under \$20,000 — look at what one vehicle costs at today's base MSRP, then ask whether your limit could really cover what you might hit. Hit more than one vehicle, and the numbers add up fast.

\$8,500 AND UP	2026: \$8,999	2026: \$20,550	2026: \$21,700	2026 MSRP \$22,925	2026: \$23,385
					
Fire Hydrant + Water	Yamaha V Star 950 † <i>today: Yamaha Bolt R-Spec</i>	Nissan Versa † <i>cheapest new car: Hyundai Venue</i>	Chevrolet Spark † <i>Chevy's cheapest: Trax</i>	Toyota Corolla	Ford Fiesta † <i>cheapest new sedan: Kia K4</i>
2026: \$23,995	2026 MSRP \$28,395	2026 MSRP \$32,320	2026 MSRP \$41,260	2026: \$48,000	
					
Volkswagen Beetle † <i>VW's compact today: Jetta</i>	Honda Accord	Ford Mustang	Toyota Tundra	Volvo S60 † <i>luxury sedans today: BMW 330i</i>	

The Ladder Keeps Climbing — \$50,000 to \$600,000+

2026: \$49,995	2026 MSRP \$51,800	2026 MSRP \$60,500	2026 MSRP \$71,000	2026 MSRP \$75,100
				
Dodge Challenger † <i>successor: Dodge Charger R/T</i>	Acura MDX	BMW 5 Series (530i)	Chevrolet Corvette	BMW X6
2026 MSRP \$80,400	2026 MSRP \$88,000	2026 MSRP \$113,300	2026: \$117,700	2026: \$600,000+
				
GMC Yukon Denali	Mercedes-AMG C63	Range Rover	Audi R8 † <i>supercars today: Corvette Z06</i>	Lamborghini Aventador † <i>successor: Revuelto</i>

† No longer sold new — the 2026 price shown is today's closest equivalent, noted under each vehicle. All prices are approximate base MSRPs; options, taxes and destination fees add more.

Recommended minimum property damage limit by what's around you:

\$10,000	\$25,000	\$50,000	\$100,000	\$500,000 – Umbrellas
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The Takeaway

The cheapest new car in America now starts above \$20,000, the average new pickup tops \$40,000, and everyday luxury SUVs run \$75,000–\$115,000. A serious accident often involves more than one vehicle, plus property like fences, buildings, poles and hydrants. If your property damage limit is \$25,000 or even \$50,000, one accident could leave you paying the difference out of your own pocket. Higher limits and a \$1,000,000 umbrella policy are surprisingly affordable protection.

Want to know what your limits would really cover?

Call Jay Stoetzer at 816-384-7738 for a free review.