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Do You Have Enough Uninsured and Underinsured Motorist Insurance?

Auto accidents involving drivers who have little or no insurance are common. According to insurance industry statistics, nearly 15% of all drivers do not carry insurance. In some states, the percentage of uninsured drivers is as high as 25%. People who are in an auto accident with a driver who has little or no insurance are often shocked to learn they will recover little money (often none at all) for their injuries and losses. Fortunately, there is an easy and inexpensive way for you to help avoid this tragic situation — have enough uninsured and underinsured motorist insurance. Here is a brief explanation of each.

Uninsured Motorist Insurance

This protects you in the event a person who causes an accident and injures you has no insurance or is a hit-and-run driver. It lets you collect money from your own insurance company for your injuries and losses, including your medical expenses, lost wages, loss of future earning ability, disfigurement and pain and suffering.

To benefit from this valuable protection, you must have it as part of your auto insurance policy. Uninsured motorist insurance can be one of the best auto coverages you buy, as it can provide a great deal of protection usually at a low cost. Without the protection of uninsured motorist insurance, if you are in an accident with an uninsured or hit and run driver, your chances of recovering money for your injuries and losses are usually very low.

Underinsured Motorist Insurance

This protects you in the event a driver injures you and does not have enough insurance to pay for all your injuries and losses. For example, he or she may carry only the minimum amount of insurance required by law, but it may not cover all your injuries and losses. Your underinsured motorist insurance will protect you so that you

will be fully compensated for your injuries and losses (up to the amount of your coverage).

Underinsured motorist coverage also must be part of your own auto insurance policy. It is also usually inexpensive and can make the difference between being fully compensated for your accident injuries and losses or not receiving enough money and bearing a large portion of the losses yourself.

The worst time to find out you don't have the right auto insurance is after an accident. So take a moment and review your auto insurance policies to make sure you have enough uninsured and underinsured motorist insurance. You will be glad you did, and can have the peace of mind knowing that you are protected in case of an accident with an uninsured, underinsured or hit-and-run driver. And if you are in such an accident and want to make a claim under your insurance policy, call us. Uninsured and underinsured motorist insurance claims can be complex, and rules can vary between states about how these claims are made. We will help make sure the proper steps are taken and that you receive all you are entitled to obtain under your auto insurance policy.

Call Us For Help

Please call us for all your legal needs. We offer a full range of legal services to individuals, families and businesses, including personal injury, estate planning, real estate, family law and business matters. We are dedicated to providing the highest quality legal services at a reasonable cost.

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