

**Your Guide To Getting the Best Insurance  
Coverage for Your Family**

## **The Guide To Buying Car Insurance in Washington**

*Don't be without the Insurance Coverage that  
Insurance Companies Most Dread Selling*

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## **Read Inside this Book How to Protect Your Family Against Uninsured Drivers**

What insurance is specifically required under Washington law?

Why you won't hear the details of this report emphasized by any insurance agent.

How you can protect yourself through your own car insurance against those drivers who have no insurance.

Why it is so important that you read and understand your car insurance policy. (Most people cannot answer 5 simple questions about their own policy.)

What (exactly) you must ask your agent for to get this protection.

## Who are the Authors of this Report

First, thank you for requesting this report. We believe that the information we provide in this special report will help you get the best insurance coverage for your family.

We have written this special report so consumers have good information about the basics of insurance policies. We believe this information will help you protect your family against irresponsible drivers. After speaking with our clients, friends, and family and asking them what they knew about their own car insurance policies we discovered the insurance industry has done a poor job of educating its consumers. As you will see, in our opinion this is not a mistaken oversight on the part of the insurance industry. Rather, there appears to be a deliberate attempt to keep consumers in the dark about the most important car insurance they could buy.

Our names are Scott McDonald and Max Meyers and we have been representing individuals against insurance companies for many years. Mr. McDonald has been fighting for the rights of injured people since 1984, and Mr. Meyers has been doing the same since 1998. You can find out more about us at our web site at [www.ScottMcDonaldLaw.com](http://www.ScottMcDonaldLaw.com).

### **MOST WASHINGTONIANS CARRY SHOCKINGLY LOW CAR INSURANCE**

You get that terrible phone call – your husband has been seriously injured in a car wreck. He has been hit head-on by a teenage drunk driver.

You go to the hospital your husband has a brain injury and grotesquely broken ankle. The doctors aren't sure if they can save the foot and may need to amputate. The nights at the hospital are long and tense, but surgery saves the foot. Now the real work begins. He's sent to a rehabilitation center to re-learn skills he lost because of his brain injury. It will be months if not years before he can become employed. The costs are staggering:

\$15,670.98 for surgical repair of shattered ankle  
\$9,645.89 for every day in the hospital  
\$3,356.78 for every day spent in the rehabilitation center  
\$???? For the lost ability to work  
\$???? For future medical care

There's one thing this family didn't think it needed to worry about – how to pay the astronomical medical bills. Surely they could sue the drunk driver. He is required to have auto insurance – isn't he? The medical bills and lost wages would be paid out of a claim made against the teenager's car insurance policy, right?

## **WRONG!**

This nightmare was just beginning for this family. The teenage drunk driver had stolen the car that hit the husband. Washington law requires insurance coverage of at Least \$25,000 in liability coverage, but the insurance coverage does not apply when the car is stolen and the thief is in an accident with the car. The teenage drunk driver was uninsured. In fact, it is estimated that 18% of all Washington drivers are uninsured. And roughly 21.5% of Washington drivers who get in car accidents are uninsured. Scary, isn't it?

### **WHAT ABOUT SUING THE DRUNK DRIVER?**

Sure, they can do that. But what does he have? He's only a teenager. He's not employer and is now in jail for stealing the car. If you sue and win, he can file for bankruptcy protection and never have to pay.

### **AFTER ALL THIS WE ASKED THIS FAMILY THE QUESTION THAT MANY OF OUR CLIENTS CAN'T ANSWER:**

"How much Uninsured Motorist Insurance Coverage did you buy from your own car insurance company?"

"I have no idea, what is uninsured motorist insurance," they said.

We told them to bring their own car insurance policy in and let us look at it. They did that but, unfortunately for the family ...

***No one ever explained to them the importance of buying lots of uninsured motorist coverage.***

In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UIM benefits to cover injuries suffered by an individual because of another person's negligence. Unfortunately for this family, they wanted to save some money and their insurance agent did not explain the importance of uninsured motorist coverage, so they waived it.

***We Blame the Insurance Companies for Not Thoroughly Explaining – and Urging You to Keep and Buy - More of the Most Important Insurance Protection Available in Washington***

***They Won't Tell You, So We Will!***

## WHAT IS INSURANCE?

When you buy insurance, you have a contract between the insurance company and you. You pay the premiums, and the insurance company will protect you – even from uninsured drunk drivers.

## WHY IS MY AUTOMOBILE POLICY SO LONG AND COMPLICATED?

We can't blame the companies for producing policies that no one understands. Most of the wording of a car insurance policy is required by law. Insurance companies in Washington do not vary much from company to company.

There are two major parts of your policy that you must understand: The liability coverage and the uninsured motorist (UIM) coverage.<sup>1</sup>

**Liability** insurance protects your assets if you cause a car wreck and hurt someone. The **liability** coverage you have will protect your assets from the person you injured. The insurance company will defend you (including hiring an attorney for you if you are sued) and pay the injured person up to the limits of the liability coverage you bought.

## UNISURED / UNDERINSURED MOTORIST INSURANCE

In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UM/UIM benefits. **Uninsured Motorist (UM) Insurance** steps into the shoes of a person driving without any insurance who then negligently hits your vehicle causing you to suffer injuries. So, if you are driving and a driver who has no insurance injures you, then your insurance company will pay damages up to the limits of the UM coverage you bought.

UM provides the insurance coverage that the car that hit you should've had. UM protects you against those people who break the law by driving without insurance and then get in a car accident.

What happens if while I'm driving I'm hit and injured by someone driving a car without enough insurance? Unfortunately, this happens all the time. Many drivers only carry the minimum \$25,000 in liability insurance. If you are hit and seriously injured by an underinsured driver you would look to your own car insurance for **Underinsured Motorist Coverage (UIM)**.

**Underinsured Motorist (UIM) Insurance** steps into the shoes of the driver who has insurance but not enough coverage to pay for all of your damages, like medical bills and lost wages. UIM gives you added protection when you are in a motor vehicle accident that causes serious injuries.

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<sup>1</sup> Of course, there are lots of other coverage available, such as towing, rental car and wage loss. None are anywhere near as important as liability and uninsured motorist.

In a car accident involving an uninsured or underinsured but negligent defendant, you make an injury claim under your own UM/UIM insurance policy. Your own insurance company then steps into the shoes of the negligent person who caused the accident and settles your claim or pays you any verdict by a jury. You should not feel bad about using your own car insurance to pay for someone else's car accident because that is exactly what UM/UIM insurance is designed to handle and why you purchased it. You paid the money for the coverage, so you shouldn't feel bad when you use it!

Again, In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UM/UIM benefits to cover injuries suffered by an individual because of another person's negligence. (This includes underinsured motorists.)

### **I was looking at my insurance policy and wondering what does "\$50,000/\$100,000" mean?**

Whenever auto insurance is expressed as \$50,000/\$100,000 or \$300,000/\$500,000, the policy is telling how much is available per person and what total amount is available per accident. So, if you have \$50,000/\$100,000 coverage, each injured person would be covered up to \$50,000, but the total available for the entire accident is \$100,000. If four people are hurt in the accident the most any one person will be paid is \$50,000, but all four people would share the total of \$100,000. In this situation, if any one person's claim exceeded \$50,000, our all four together exceed \$100,000, you would be responsible for what the policy did not pay.

### **Do you see why I recommend a review of your policy?**

## **HOW MUCH UNISURED MOTORIST COVERAGE SHOULD YOU BUY?**

Buy as much UM/UIM coverage as your insurance company will sell you!

Washington law requires you to carry at least \$25,000 in UM/UIM insurance - unless you sign a waiver declining it. The insurance must offer and require at least this amount to you. However, they may not tell you how IMPORTANT good UM insurance coverage is. Since they don't tell you the reason why, you may have thought the minimum is good enough since everyone is required to have insurance anyway and the agent was "just trying to sell you something extra you don't need."

Buy the highest limits you can afford.

## **IF I BUY TEN TIMES THE INSURANCE IT'LL COST ME A SMALL FORTUNE, RIGHT?**

You may thinking to yourself, I have \$25,000 in liability and UM coverage and you want \$250,000, but your premium will be ten times as much.

### **WRONG!**

It can be confusing to get all the information you need to make informed decisions about how much insurance coverage you can afford, so we did a cost comparison of premiums charged by five large insurance companies. Here's what we found:

If you call your own insurance company about buying more coverage, you may that the increase in your premium is not the same as the ones our research showed; however, you will be surprised that the increase is nowhere near five or ten times what you presently pay.

Allstate - The difference between \$25,000 and \$250,000 was about \$300 annually.

State Farm - The difference between \$25,000 and \$250,000 was about \$164 annually.

GEICO - The difference between \$25,000 and \$250,000 was about \$126 annually.

Esurance - The difference between \$25,000 and \$250,000 was about \$100 annually.

Progressive - The difference between \$25,000 and \$250,000 was, astonishingly, about \$75 annually (\$6.25 per month).

(Each of these companies have a website where you can get sample premiums. We priced in the Spring of 2008 for a married couple in their mid-30s with good driving records. Every insurance customer is different. We show you these results to show you the POWER of a few extra dollars and the IMPORTANCE of increasing your UM/UIM coverage.)

## **AND NOW THE BIG QUESTION: WHY DOESN'T THE INSURANCE COMPANY ISSUE A REPORT AND RECOMMENDATION JUST LIKE THIS?**

**Answer: Because it's a great deal for you  
and a rotten deal for them!**

Just do the math!

You pay a little more money for a lot more protection

And ...

While the insurance company can find out a lot about you and price your liability coverage correctly, (i.e. it can refuse to sell you if you have a bad driving history),

It can't do anything about drunks driving around without insurance!

Insurance companies like security and certainty, and they get neither when they sell you high amounts of UM coverage.

### **Here's what you need to do now.**

Take out your policy and review the "Declaration Page." It's the one that shows what coverage you have and what you pay for it. (If you can't figure it out fax us at 425-828-0871.)

If it's anything less than \$1,000,000 (yes, one million dollars) then call your agent and ask this question: What would it cost me to upgrade my insurance to \$1,000,000 of liability and \$1,000,000 of UM/UIM coverage? (Washington law prohibits UM from being greater than your liability coverage.)

The agent will probably (1) suggest you don't need that much, or (2) suggest you buy an "umbrella policy." Don't accept these suggestions; just get them to quote the coverage. Then get them to price the coverage downward. For example, get them to price \$500,000, \$250,000, etc.

### **Make a choice and buy the additional coverage.**

(Very few umbrella policies actually provide UM coverage. Be very careful, even if your agent says the umbrella provides UM/UIM. Get it in writing if they insist that it does.)

### **If you have any questions, please call us –**

We feel that this information is so important that we will waive our \$250 fee to sit down and explain this to you and walk you through, step-by-step, the process of increasing protection for you and your family.



## **Less is More**

A few select clients . . . more personal service, Less is More at Scott McDonald and Associates, PLLC.

We are a small law firm dedicated to providing personal service to each one of our clients. We don't rely on having lots and lots of cases all of the time. Each year we accept only a limited number of injury and accident cases.

We have found that by being selective about whom we choose as clients, we can provide the personal service that every injured person deserves. Less clients means more time we can devote to your case, which in turn we believe leads to better results overall!

We do not aspire to be everything to everyone. We don't practice in ten different areas of law. Instead the primary focus of our practice is on Injury law in Washington.

Scott McDonald and Max Meyers have represented accident and injury victims in Washington since 1983 and 1998 respectively. Most of our cases are referred to us by former satisfied clients and by other attorneys.

We insist on honesty with us and we will be honest with you. If you do not have a case that can be won, we will come right out and tell you. Or if your case is one that you would be better off handling yourself, we tell you that too. However, if your case passes our selection criteria and we accept your case, you can count on receiving our personal attention. We will battle the insurance companies for you, and together we will decide what course of action is best during each step of your case.

All fees and costs will be thoroughly explained to you before we begin work on your case. Together, through strong teamwork with you, we can achieve the best results for you.

Scott McDonald & Max Meyers

## Free Newsletter From ScottMcDonaldLaw

Want to keep pace with the latest news regarding injury cases you hear about in the media? Need some practical advice about buying car insurance from someone who does not sell insurance? These are some of the topics covered eight times a year in a free newsletter by Washington injury attorneys Scott McDonald and Max Meyers.

Mr. McDonald and Mr. Meyers believe that if people had access to good information that can educate them on the important aspects of insurance claims process and legal system many legal disputes could be avoided.

If at any time you feel we are wasting your time, our newsletter provides a telephone number for you to call and “unsubscribe.” We don’t ever share our mail or email lists with anyone!

If you wish to subscribe, simply photocopy this form, fill it out and mail or fax it to us. Fax to 425.828.0871 or mail to Scott McDonald Law, 410 Market Street, Kirkland, WA 98033. You can also subscribe to our newsletter on our website at [www.ScottMcDonaldLaw.com](http://www.ScottMcDonaldLaw.com)

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## *The Guide To Washington Injury Cases*

Now a free book is available for car accident victims before you talk to the insurance company or hire an attorney.

Copy and fill out this form and mail or fax to us to learn:

What are the four major mistakes that can harm your injury claim?

What are the 7 common errors to avoid with your doctors?

What is the document you should never sign for an insurance company?

**There is no need to destroy this special report. Just photocopy this form, fill it out and mail or fax it to us. Fax 425.828.0871 or mail to Max Meyers 410 Market Street, Kirkland, WA 98033.**

Please send me **The Guide To Washington Injury Cases**

Name: \_\_\_\_\_

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City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_