

**THE "REAL" COST OF CALIFORNIA UNINSURED MOTORIST COVERAGE----HINT: IT'S A BARGAIN**

As a personal injury attorney located in Woodland Hills, and handling cases throughout Los Angeles, **Barry P. Goldberg** has become an aggressive advocate for automobile insurance policy holders to purchase adequate Uninsured Motorist Coverage. California drivers need to protect themselves from irresponsible drivers who do not have insurance and account for a disproportionate number of automobile accidents. California drivers also need to protect themselves from the grossly inadequate minimum liability limits required by the California Financial Responsibility Laws which used analytical numbers from 1974!

Because everyone is looking to save money in this tough economy, we hear every reason in the world why drivers should eliminate or their Uninsured Motorist coverage or reduce it to the bare minimum. We all know that being in an accident with an uninsured driver will be a financial disaster if we do not have Uninsured Motorist Coverage. However, most California drivers never consider that an estimated 20% to 50% of accidents involve inadequate liability coverage to cover all of the damages you and other vehicles involved in a multi-car collision might have. In other words, you need higher Uninsured Motorist limits than you think!

So---I put the insurance companies to the test! I requested an actual written quotation for my personal automobile to once and for all provide a solid "real world" financial example of the actual cost of adequate Uninsured Motorist coverage. *The quote I received will vary up and down for you depending on your driving record, the price of your vehicle and other minor underwriting criteria. It is not a "guarantee" by any means.* Here goes:

**15/30 Coverage** (meaning a maximum of \$15,000 per person and \$30,000 per accident, total regardless of the number of claimants.):

**\$30 per year!**

**25/50 Coverage**      **\$45 per year.**

**50/100 Coverage**      **\$60 per year.**

**100/300 Coverage**      **\$78 per year.**

Some companies will offer higher limits such as 250/500, 300/300, 300/500, or 500/500. Some of those companies will only offer those limits when accompanied by an "umbrella" policy, typically up to \$1,000,000. You know that Barry P. Goldberg recommends as high a limits as you can reasonably afford. But, for a mere \$78 per year, very adequate coverage is available. For roughly \$15 per year you can advance to the next level of coverage in most cases.

In conclusion, all the "money" excuses are gone----Uninsured Motorist coverage is a relative bargain in today's insurance market. Adequate uninsured motorist coverage is a California driver's only

realistic protection from uninsured drivers, underinsured drivers and the outdated California Financial Responsibility Law established in 1974.