

NEW MEXICO INJURY ATTORNEY BLOG

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Optional Auto Insurance Coverage Often the Most Beneficial to Your Family

As an insured driver, after paying years of insurance premiums, most expect **insurance coverage** when they or a member of their family are in an **auto accident**. However, the determination of whether there is or isn't insurance coverage is an issue that is decided by the insurance company before any payment is made. The determination is based upon fault for causing the accident and insurance coverage purchased. There are a number of optional coverages that are very valuable, but unfortunately are often minimized when a consumer first purchases insurance coverage.

One optional coverage is collision coverage, for payment of car repairs. Collision coverage is generally purchased and may be in varying amounts. This coverage pays for the repair of your vehicle if you are in an accident. Sometimes it is not purchased such as when the value of the vehicle is low and the cost of the coverage is more expensive than the actual benefit that could be realized if the car is damaged and repaired. With collision insurance coverage, even if you caused the accident, your insurance company will pay to fix your car, but you will be required to pay the deductible. The amount that your insurer will pay depends on the amount of collision coverage you purchased. If you did not cause the accident, in some situations your insurer will pay to fix your car and then attempt to collect from the responsible party or their insurer.

Another important optional coverage is medical payments coverage. For medical care due to an accident that you are in, or even one that you caused, your insurance company will pay up to the limits of your medical payment (med pay) coverage. Med pay is a coverage just like property damage that is purchased in different amounts. It is a type of coverage that offers good benefit at a relatively low cost to the purchaser. Consequently, it is often not one of the coverages emphasized by the insurance agent when insurance is being purchased. An insured may purchase med pay in a small amount, sometimes as little as \$1000 depending upon the company or much more, typically in increments of \$5000. Med pay is an important coverage for you and your family because it will cover your medical bills up to the amount of your coverage amount for you or your family members that arise from use of the insured vehicle, even if you caused the accident. In addition, if you or a family member are involved in an accident in someone else's vehicle, your med pay will, again, cover your medical bills up to the amount of the coverage you purchased. If the vehicle in which you are riding when injured has med pay coverage, that coverage will be primary, meaning that coverage is used first up to that coverage

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limit, with your med pay coming in second to add to the total coverage up to the amount that you purchased.

Collision coverage and med pay are just two of the many optional insurance coverages. It is important for the insured to consider the benefits of optional insurance coverages when purchasing liability insurance mandated by the state. All types of insurance coverages are available in varying amounts, the difference of course being that the state legislature determines the minimum amount of liability insurance to be purchased and the consumer determines the amount of optional insurance purchased. These [insurance issues](#) can be confusing and frustrating, particularly in the midst of an car accident. In addition, some insurance adjusters are anything but helpful. In these cases, where there are significant [damages](#), it is generally advisable to seek the guidance of an experienced [personal injury attorney](#).

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