



## Ankin Law Office LLC

Protecting the Rights of Injured Workers

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### What If I Am In A Car Accident Involving Someone Who Does Not Have Insurance?

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When it is the other driver's fault we assume their [insurance company](#) will take full responsibility for the property damage and medical bills. This is not always true; the person who caused the accident may not have any auto insurance or may be insured through a company that is not highly rated.

An [insurance company](#) that is not highly rated has the same underwriting requirements as higher rated insurance companies have but may, in order to keep costs low, deny insurance claims even when it is clear their insured is at fault. Although the State of Illinois requires a driver maintain minimum insurance, it does not require that is from a highly rated insurance company. Persons with poor driving records or those who are only looking to comply with the state required minimal insurance coverage will often turn to a lower rated insurance company. While they have insurance, this does not mean that they are properly insured.

If the person is hit by an at-fault driver who is either [uninsured](#) or insured by a lower rated insurance company, they should consider filing an uninsured or under-insured motorist claim with their own insurance company. An uninsured motorist claim is a claim based on the fact that the at-fault driver has no insurance. An under-insured motorist claim is a claim due to the at-fault driver's insurance denying the claim, or their policy limits do not cover the all of the medical bills and property damage. The injured party can also pursue a lawsuit against the at-fault party.

Basic liability insurance does not provide uninsured and under-insured motorist coverage. The best way a driver can prevent these problems is to protect themselves with their own collision coverage, including under-insured and uninsured motorist coverage, from a highly rated insurance company. That way, regardless of what kind of insurance another driver has, their medical bills and property damage will be taken care of in [case of an accident](#).