

# The Benefits Of Purchasing Uninsured Motorist Coverage

By Steven Kuveikis Esq.

In South Florida, more people associate the letters UM with the University of Miami than they do with "uninsured motorist" coverage. By the time they learn this secondary meaning, it's too late.

As a practicing personal injury attorney, I constantly hear clients tell me they have "full coverage" only to find out that they only have Florida's mandatory minimum — \$10,000 in personal injury protection (PIP) and \$10,000 in property damage coverage.

So, why is UM so important?

Let's suppose your vehicle is rear-ended on Interstate 95. You begin to feel immediate pain in your neck and low back, so you follow up at the emergency room that evening, where you get a bill for \$1,700. After a couple of days, you are still in pain, so you treat with a doctor who prescribes physical therapy three times a week for four to six weeks. After six weeks, you're still plagued with neck pain, which now travels into your shoulders and down your arm. Your doctor refers you out for an MRI at an additional cost of \$1,200. The MRI reveals a disc injury in your neck, which requires surgery costing \$30,000. You have PIP coverage under your own policy, which pays 80 percent of your medical bills and 60 percent of lost wages. However, typical PIP coverage only provides \$10,000 in coverage. Who's going to pay for the medical bills and lost wages which exceed the \$10,000 in PIP coverage?

If the at-fault driver carries liability insurance, also called bodily injury (BI) insurance, you can look to him/her for compensation. However, Florida does not require motor vehicle owners carry bodily injury insurance. Statistically, you stand a 20 percent chance (one in five) that the person who just hit you is uninsured. Even if the at-fault driver carries bodily injury insurance, it may not be enough to compensate you for your injuries.

UM insurance covers you, members of your family and any person injured in your vehicle. It provides protection in the event the at-fault driver has no insurance or to the extent your personal injury damages exceed the amount of bodily injury coverage afforded by the at-fault driver. It also provides coverage in the event you are struck by a car as a pedestrian or hit by a "hit-and-run" driver.

Example: The person who hits you only carries \$10,000 in bodily injury insurance. Your damages are \$100,000. Your PIP insurance paid \$10,000 in medical

bills and lost wages. The at-fault driver's insurance paid its \$10,000, leaving an unpaid balance of \$80,000. If you carried \$100,000 in UM coverage, you could file a claim under your UM insurance to collect the \$80,000 that remains unpaid.

Your insurance agent must offer you the opportunity to purchase UM coverage equal to your bodily injury coverage limits. If you elect to either reject UM coverage or carry limits, which are less than your bodily injury insurance, then you must sign a form confirming this election.

There are numerous other areas, which can be discussed regarding uninsured motorist coverage. However, this article was only designed to give you a basic understanding so you can be a more educated consumer. Although the purchase of UM insurance will increase your automobile insurance premium, it is money well spent. Nobody wants to get into an accident, but as the old saying goes, "accidents do happen." It's important

to protect yourself and your loved ones from the very real possibility that the driver who rear-ends your vehicle either doesn't carry bodily injury insurance or carries insufficient coverage to compensate you for your injuries. My advice is purchase as much UM insurance as you can afford.

Steven Kuveikis is a resident of Abacoa.

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