

Uninsured Motorist Coverage: Why It's Important and Why You Need It

For every safe driver, there is another, less responsible driver on the road trying to get somewhere too quickly by running a red light, distracted by texting and driving, or failing to signal when changing lanes because the child in the back seat is misbehaving.

Whatever the reason, accidents where you're not the one at fault do happen.

Protect yourself against irresponsible motorists

Sometimes the driver at fault is underinsured and in the worst-case scenario, the driver takes off before law enforcement can make the exchange of information. This leaves you with a totaled vehicle and very little recourse.

To minimize scenarios such as these, there exists **Uninsured Motorist Coverage**.

This article will seek to explain what "uninsured motorist coverage" is, why it's important, and why you as a safe driver should be covered by it.

Uninsured motorist coverage, when you need it most

To fully understand "uninsured motorist coverage", let's first look at in what situations one would use it:

- The driver at-fault doesn't have enough-or any-insurance coverage
- Eliminates the necessity that you pay for an accident in which you were not at-fault
- In states with higher rates of uninsured drivers, coverage can often cost more

A closer look at how coverage works

Next, let's investigate how uninsured motorist coverage works.

When you get into a motor-vehicle accident, you file a claim with the driver-at-fault's insurance company. Their insurer repairs your vehicle, or if it's totaled in the accident, they will cover the cost of the car, your medical expenses, and any financial losses you incur because of the accident for which you were not at-fault.

However, there are some instances in which the at-fault motorist is woefully underinsured or doesn't have insurance at all. It's estimated that about 1 in 8 drivers are completely uninsured.

Without uninsured motorist coverage, you'll end up paying completely out of pocket for the repair of your vehicle, or if the vehicle is total, you'll pay out of pocket to replace it.

Uninsured and underinsured motorist coverage: there's a difference

Like other forms of liability insurance, there are two different categories of motorist coverage that can protect you from the fault of irresponsible drivers.

Uninsured motorist bodily injury coverage (also known as "UMBI"): this type of insurance can cover injury-related expenses ranging from lost wages to medical expenses if you require transport to a hospital. This type of insurance can protect you should the accident turn out to be a hit and run.

Uninsured motorist property damage coverage (also known as “UMPD”): this type of insurance covers anything that happens to your vehicle in the event of an accident. This form of insurance does not cover any damage or injuries sustained in a hit and run accident.

Florida does not require coverage, but you should still have it

Due to the high volume of motor vehicle related accidents in certain states, sometimes uninsured motorist insurance is a requirement. In the state of Florida, however, it is not required. That doesn't mean you shouldn't have it.

It's important to safeguard against any possible driving accident that can occur due to someone else's irresponsible driving record. Whether you're rear ended because someone was distracted with their phone, or your car is sideswiped in traffic, allowing the driver to get away without providing their information, driving can be made that much safer by properly insuring yourself.

It's always better to have and never use, then to need it and wind up with the headache of medical expenses, vehicle repairs, and no recourse.

Contact us to schedule a complimentary consultation. There's no obligation. Take the first step and call today: (877) 529-0080



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