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PROTECTION BY UNINSURED/UNDERINSURED MOTORIST COVERAGE

BY: SCOTT A. O'MARA

The California Insurance Code §11580.2 requires every auto insurer that is issuing a policy to make available as an option that the policyholder may extend their coverage by purchasing uninsured/underinsured motorist coverage. The uninsured (UM)/underinsured (UIM) provides a level of protection in the event a motor vehicle accident caused by an uninsured/underinsured motorist. This coverage will protect you and your family, household members or other people that may be in your vehicle at the time of the injury or wrongful death occurs. This special insurance coverage allows the insured people in the car to obtain coverage for damages or the differences between funds available by the party causing the harm.

This additional and Umbrella Protection is required to be available to you. Even though it is required you must accept this Umbrella of coverage. If you do not accept it you create vulnerability for yourself, your family members living with you, and people in your car that are injured drivers by uninsured/underinsured person. The reality is there are many drivers that have very limited policies and there are some drivers that have not renewed their policy.

This coverage is not restricted to you being in your vehicle, coverage can be extended to your child riding a bicycle, or if you are in another person's car, or yourself and is struck by someone who is uninsured/underinsured.

The coverage that is afforded by the Umbrella is one that the insurance companies are not thrilled about. They are therefore by law required to make this Umbrella available to you, but not to explain to you the economic protection that you can derive. It is important to review your policy and determine what level of coverage that you have and make sure established coverage for uninsured/underinsured is there, and at a minimum you want to make sure that you have at least \$1,000,000.00 to \$3,500,000.00 in coverage or greater.

The coverage helps protect from emotional harm and physical harm. When you view your policy give consideration to expand the level of coverage to \$1,000,000.00 or much greater. This Umbrella coverage gives protection to you, your family and other people in the vehicle. The recommendation is to purchase this additional Umbrella of protection of uninsured/underinsured motorist coverage.



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NOTICE: *Making a false or fraudulent Workers' Compensation claim is a felony subject to up to 5 years in prison or a fine of up to \$50,000 or double the value of the fraud, whichever is greater, or by both imprisonment and fine.*

