

## Why Carry Uninsured Motorist Coverage in Florida?

### The Top 10 Reasons

1. 15% to 27% of drivers on the road in Florida are uninsured drivers.
2. Florida law does not require drivers to carry bodily liability coverage - meaning that Florida drivers are not required to carry insurance which pays for the personal injuries (medical expenses, lost wages and pain and suffering if you have suffered a permanent injury) they cause to others. Ironically, Florida law does require, however, that drivers carry property damage coverage to pay for the property damage they cause to your car or other property.
3. There is a very strong possibility that your medical bills, lost wages and pain and suffering incurred in an automobile accident caused by another person will not be paid if the person responsible for the accident did not carry bodily liability insurance and you did not carry UM coverage.
4. Florida laws are historically very "debtor friendly," meaning that it is very difficult in Florida to execute a Judgement against an individual's personal property. Unless a individual who has caused an accident has substantial personal assets, your claim for injuries is generally limited to any bodily liability insurance that individual possess, or your own UM coverage.
5. Your UM coverage protects you even if you are a passenger in another person's vehicle or a pedestrian at the time of the accident.
6. UM coverage is not expensive and can more than pay for itself if you are injured by an uninsured driver. Contact your automobile insurance company for a quote.
7. In Florida, your UM coverage can be "stacked" - which means that the limits of your policy can be multiplied by the number of cars insured under your policy. For instance, if you carry \$25,000.00 in UM coverage and insured three of your vehicles under your policy on the date of an accident, you should have a limit of \$75,000 in UM coverage available. Make sure to ask your insurance company that your UM insurance be "stacked."
8. Your UM coverage protects you when the auto accident is caused by a "hit and run" driver or the identity of the driver who caused the accident is otherwise unknown.
9. Your UM coverage protects you, and usually also the passengers in your vehicle, at the time of the accident, such as your children.
10. Your private health insurance only goes so far. If you are injured by the fault of an uninsured motorist/underinsured motorist and even if your medical expenses are covered by your own private health insurance ( which you may carry through your employer), if you are not covered by UM insurance, you will not be able to recover your lost wages and pain and suffering suffered in the crash.