

MAKE SURE YOU HAVE YOUR FAMILY COVERED

Our firm continues to see the devastating effects of motor vehicle accidents on families who are not carrying adequate insurance. Most people think auto accidents and disabling injuries happen to other people, not to them. When it does, they feel badly that they did not do a good job of protecting their family. Unfortunately, changing your insurance after an accident is too late. It needs to be changed NOW.

What is adequate insurance?

Many people try to cut corners to save on the expense of auto insurance. Many have “minimum” coverage, which is limited tort, no un/under-insured motorist coverage, and the legal minimum of \$15,000 bodily injury coverage. Under Pennsylvania’s insurance law, you literally “get what you pay for”. If they knew what we know, they would find a way to pay for full protection.

We strongly recommend that our clients have **full tort** coverage. The biggest mistake we see people make with their car insurance is the selection of the limited tort option. Almost everyone we speak to after an accident either do not know that they have limited tort or don’t understand what it means. We tell them that basically it means you lose. You can’t bring a claim, you have no case. Why? Because with limited tort, you can only recover damages for bodily injury if you sustained a **serious injury** or in other limited circumstances. Our experience has been that insurance companies and juries don’t seem to think any injury is serious. Courts and juries in Pennsylvania have found injuries such as a fractured skull, multiple fractures of the foot, and herniated disc not to be serious. Most lawyers don’t bother to take limited tort cases.

We also suggest that you insist on **uninsured/underinsured motorist** coverage. The second big mistake people make is to waive or have a small amount of un/underinsured motorist coverage. This is the coverage that protects you and your family if the driver who causes your injury has no insurance or has low limits. More than one in thirteen vehicles in Pennsylvania are driven illegally without insurance. We are baffled many times to see that people are paying for \$100,000 of liability insurance (which goes to other guy) and have little if any un/underinsured motorist coverage (which goes to them). We suggest that you have the same amount of un/underinsured motorist coverage as you do liability coverage, and that you get the highest amount you can reasonably afford, preferably at least \$100,000.

Please review your auto insurance and call us today. You never know when you’ll be the victim of an accident.