

## Getting the RIGHT Insurance Coverage

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### Insurance Checklist

1. Always consult with a qualified insurance representative about purchasing or revising your policy.
2. Obtain the required liability coverage; \$25,000 is required by GA law.
3. Elect to receive Uninsured Motorist (UM) Coverage.
4. Select coverage which fits your budget.
5. At least \$50,000 in liability and UM coverage is our recommendation.
6. Elect to have your UM insurance STACK on top of the other driver's liability policy; *THIS IS GEORGIA'S NEW LAW.*
7. Elect PD/collision coverage equal to your car's value.
8. Elect to have Medical Payments (Med-Pay) coverage. At least \$5,000 is recommended.



### *Medical Payments Coverage: Affordable Health Insurance for Car Accident Injuries*

The right insurance coverage can mean the difference between having all of your bills paid or getting left with a huge financial nightmare. So, what is medical payments (Med-Pay) coverage?

Georgia law allows you to obtain (though it is not required) medical insurance to

cover treatment for injuries you sustain in a car wreck. While you may purchase as little as \$1,000, most companies will write policies with as much as \$50,000 in coverage. It is very reasonably priced.

Keep in mind that a typical emergency room visit, including an ambulance, now runs

approximately \$3,500, and this generally only covers a basic examination. If you are hurt, one night at the hospital can

With Med-Pay, "the expense of your treatment is covered 100% up to the policy limits of your Med-Pay coverage."

### *Uninsured Motorist Coverage: A Recent Change in Georgia Law Means Better Coverage Is Now Possible*

Georgia law requires every vehicle on the highway have at least minimum liability limits of \$25,000.00. Unfortunately, even in good times, almost one out of 15 cars on the highway has no insurance. Those who do not have car insurance usually have lost their job, are going through a divorce, or are habitual DUI

violators. These are generally people with no assets. They are more likely to cause a lot of wrecks because their personal problems interfere with driving attention.

The solution is Uninsured Motorist (UM) Coverage. This is not required by Georgia law, but it is available. It has two

elements: protection from bodily injury and property damage.

If you are physically injured by one of these uninsured drivers, then you can obtain compensation from your own automobile policy if you have UM.

We advise our clients to carry as much UM as they feel

## Providing Effective Solutions...Recent News

"Effective January 1, 2009, the legislature enacted a statute to allow you to elect to have your UM coverage to always be in excess of that provided by the other driver."

A car wreck while on the job actually gives rise to TWO separate claims. We recently coordinated our efforts with another firm to recover \$1,675,000.00 (\$1.675M) for personal injuries a gentlemen received while driving a tractor on the job.

The man injured was driving a tractor at his job cutting grass along I-285 when a tractor-trailer truck hit his mower, knocking him across three lanes of the interstate and throwing him from the tractor amid a busy interstate.

His separate worker's compensation claim is being resolved.



## Medical Payments Coverage

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run in excess of \$20,000.

With this insurance coverage, you are at complete liberty to select your own doctors, medical suppliers, and even chiropractors and the expense of your treatment is covered 100% up to the policy limits of your Med-Pay coverage.

In today's times when so many people have lost their jobs and therefore their health insurance, Med-pay is a very critical factor that should be seriously considered in your purchase of car insurance.

Med-Pay can also provide health insurance in some rather unusual circumstances. In one such situation, we had a client who was stepping out of her car and slipped on the edge of her driveway. We were able to have the full expense of her hip surgery covered by her med-pay.

Certainly, one recognizes that amid a national health care crisis, this is one area where health care is affordable, even if it is only for the injuries received in a car wreck.

## More Information

There's more at our website!

- ◆ **About the Attorneys**
- ◆ **Cases We Handle**
- ◆ **Online Case Form**
- ◆ **Verdicts & Case Results**

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## Uninsured Motorist Coverage

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their body is worth. You should certainly purchase UM in the same amount as your own BI coverage used to protect you when you cause a wreck and inflict serious bodily injury on another person. \$50,000 in UM coverage for bodily injury should be considered a minimum.

The second element is for property damage. If this uninsured driver destroys your car,

you need to have UM property damage coverage up to at least the value of your vehicle.

Effective January 1, 2009, the legislature enacted a statute to allow you to elect to have your UM coverage to always be in excess of that provided by the other driver. This selection costs only a few dollars a year, but allows you to collect from both the other driver, assuming he has minimum BI limits, and the full value of your UM policy at the same time. Nothing is more painful for us as personal injury attorneys than to advise a very seriously injured client that there can be no recovery because the person who caused the wreck had no insurance and the client elected not to purchase adequate UM coverage.