

# UNINSURED & UNDERINSURED MOTORIST COVERAGE



**ARE YOU FULLY COVERED?**



## Why Rejecting Coverage Can Hurt You

Being in a car accident can be a very traumatic and scary experience, especially if you're injured. What can make the experience even **more stressful** is if you were hit by a driver who **doesn't have insurance or doesn't have enough insurance**.

You're in a panic, wondering how you can pay for doctor's visits, or afford missed time from work. Your normal routine is completely changed, and you didn't even cause the accident.

### **What Should You Do to Protect Yourself in This Situation?**

If you're seriously injured in an accident that wasn't your fault, you should **immediately contact an experienced personal injury law firm** to help you secure full compensation for expensive medical bills, missed time from work and pain and suffering.

**Insurance companies will work to minimize your claim**, and you can't afford not to receive what you deserve.

Unfortunately, if you do not have uninsured and/or underinsured motorist coverage, a lawyer is likely unable to help you if the at-fault driver has no coverage or too little coverage, forcing you to pay out of pocket.

**This all could have been prevented if you didn't reject this important coverage.**

Let's take a closer look at Uninsured and Underinsured Motorist Coverage.

## What is It?



**Uninsured Motorist Coverage (UM)** is insurance you can purchase at low rates to protect yourself in the event that the driver that hits you has no insurance.

**Underinsured Motorist Coverage (UIM)** is insurance you can purchase at low rates to protect yourself in the event the driver who hits you has insurance, but their policy limits are not enough to cover your damages.

## Why is It Important?



By having Uninsured and Underinsured Motorist Coverage, your own coverage will likely cover all of your expenses.

An experienced lawyer will help ensure your rights are protected and you receive the full benefits from your policy.

## What's the Alternative?



Rejecting this option could make it impossible to cover damages, forcing you to pay **extremely high fees** out of pocket that most drivers can't afford.

This can result in facing financial troubles that are hard for you and your family to climb out of.

## What Does UM/UIM Motorist Coverage Cover?



After an accident, there are a lot of things to deal with. Having UM/UIM can help you handle the stress of:

- Medical Bills
- Lost Wages
- Pain & Suffering

## What are the Average Costs Associated with a Car Accident?



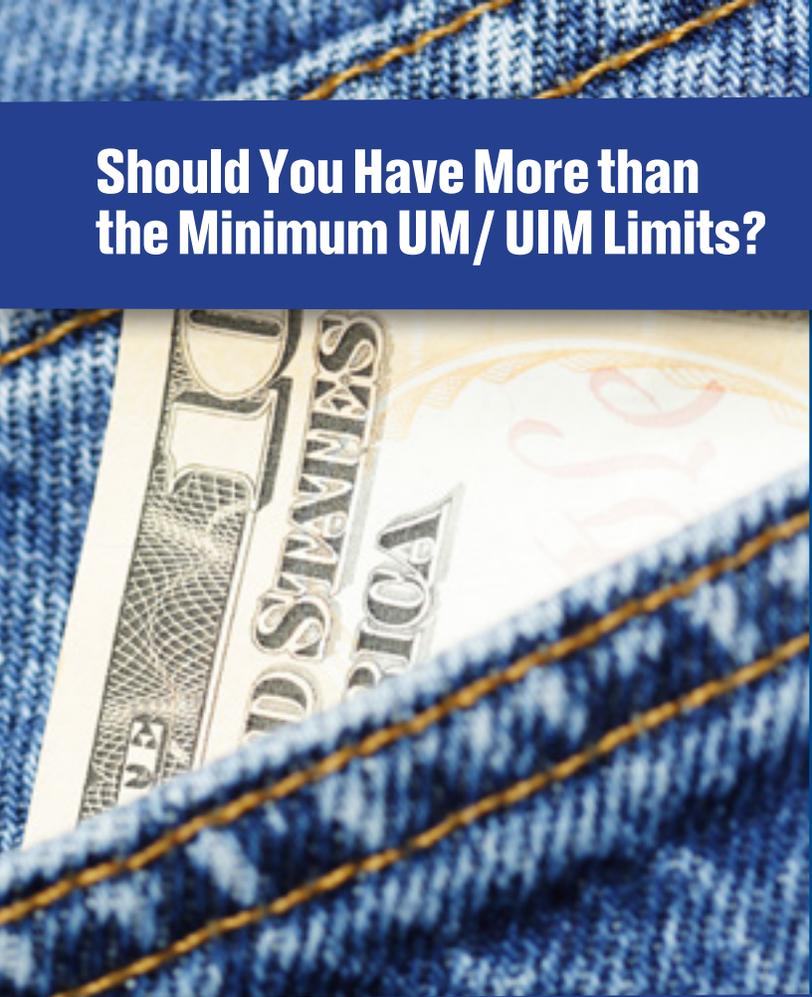
A car accident can be extremely expensive. On average, here are just some of the costs to consider:

**Property Damage: \$8,900**  
**Non-Fatal Injury: \$78,900**  
**Fatal Injury: \$1,410,000**

## What Happens if I am Hit in Another Person's Car?



If an uninsured driver hits you, but you are not in your own car, you're still protected under your UM/UIM policy. This coverage goes a long way, as it also potentially applies to anyone living in your household. Therefore, you and your family should be protected in accidents with uninsured drivers, no matter what car you are in.



## Should You Have More than the Minimum UM/ UIM Limits?

It is important to have a policy that covers **more than the minimum limit**, to be better prepared in case an accident happens where injuries and damages exceed the minimum limits.

Keep in mind that UIM/UM coverage is typically **less than \$10 per month** added to your policy.

It's not worth saving a few extra dollars a month by rejecting coverage—the bill for paying for an accident out of pocket is too much.



## Facts About Insurance

Here are some facts about insurance that may surprise you:

- Alabama has the 6th highest number of uninsured motorists in the United States (18.4%).
- Approximately 1 in 8 drivers do not have insurance in the United States (32 Million Drivers).
- 22 states require UM and 14 states require UIM.
- Uninsured drivers cost us up to \$3 billion each year.

## Which Insurance is Mandatory for Alabama Drivers?



Although UM/UIM coverage is not required, it is **strongly recommended**. Below are the mandatory insurance requirements from the Alabama Mandatory Liability Insurance Law:

- **\$25,000** for bodily injury liability per person injured in an accident you are responsible for.
- **\$50,000** for bodily injury liability when two or more people are injured in an accident you are responsible for.
- **\$25,000** for property damage per accident you are responsible for.

## Did You Know?



In most instances, this coverage can also protect you if the driver leaves the scene of the accident. Below are some stats for hit and run accidents, as well as some common reasons for them:

- More than one hit and run crash happens every 60 seconds in the U.S.
- There are nearly 140,000 injuries and 1,800 fatalities from hit and run accidents each year.
- Some reasons are because the driver does not have insurance, has an expired license, has been using drugs or has been drinking.

## Don't Take the Risk. Protect Yourself and Your Family.



At Floyd Hunter, we've seen firsthand the lasting devastation car accidents can have on individuals and families. Time and time again, we've seen people who are seriously injured in crashes where the driver who is responsible did not have insurance, or had too little.

In those cases, unfortunately, **virtually nothing can be done** to recover money for expensive medical bills, lost wages and pain and suffering, and the victims are forced to pay— **unless they have UM or UIM.**

Although Alabama does not require Uninsured or Underinsured Motorist Coverage, we **strongly recommend having this cost-effective coverage to protect yourself and your family.**

If you have this coverage, it extends to you, your spouse and your children if hit by a driver without insurance or with too little insurance.

Statistics prove that Alabama is a dangerous state to drive in. In fact, accidents occur nearly every **200 seconds** and the likelihood of being involved in a serious or fatal accident is **33%.**

Add in that Alabama has the **6th highest** number of uninsured motorists in the nation, and you have a recipe for disaster —**unless you have UM and UIM to protect yourself.**

## Injured in an Accident? Call Floyd Hunter Injury Law.



If you or a loved one are seriously injured in a car accident, call us before you speak to the insurance companies. Insurance companies work to minimize the amount of compensation you receive.

They do not have your best interests in mind. We will fight to protect your right to the fair insurance settlement that you deserve for your car accident claim. Call Floyd Hunter Injury Law for a Free Legal Consultation at **334-452-4000**

When you call, you'll receive a free, no-risk initial case evaluation by an experienced Alabama personal injury attorney. There is never an attorney's fee due upfront and we don't get paid until you do. It's that simple.

**Call Floyd Hunter Injury Law,  
because the right lawyers make a  
real difference.**



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