



YOUR LEGAL RIGHTS

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BE PROTECTED AGAINST UNINSURED DRIVERS

When purchasing automobile insurance, South Florida drivers need to be aware of the different insurance coverages available to them through their insurance agent.

One of the most important insurance coverages for drivers in South Florida is called Uninsured Motorist or UM. In Florida, if a person suffers a permanent injury in an automobile collision, they are entitled to collect for their injuries, wages and unpaid medical bills from the at fault driver, or more specifically the at fault's insurance company.

However, many drivers in South Florida do not carry sufficient bodily injury insurance to cover the damages of an innocent injured person, or in some cases, do not carry insurance at all.

Therefore, to protect Florida drivers from uninsured or underinsured motorists, automobile owners should purchase uninsured motorist coverage from their automobile insurance agent.

With this coverage, the injured person makes a bodily injury claim through their own insurance company, to pay for injuries, wages and bills. After the claim is made, the insurance company which paid the claim to the injured person will collect from the uninsured at fault driver to be reimbursed for their payments.

For example, if an injury claim is worth \$50,000 and the person at fault only has \$10,000 in Bodily Injury Liability coverage, the remaining \$40,000 would be paid by the injured person's own insurance company, if they have that much coverage available.

Florida drivers can purchase different amounts of UM coverage, starting at \$10,000. Shop around at different insurance companies for coverage quotes as prices do vary.

The more injuries suffered by a person in an accident the higher the value of their claim. It is important that the injured party consult with an attorney after an accident for an explanation of their benefits and legal rights.



By purchasing UM coverage, South Florida residents do not have to depend on other drivers for compensation and place the opportunity to rightfully collect for injuries, lost income and medical bills in their own hands.

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