

# How Much Insurance Coverage Should I Have On My Automobile?

Most people do not realize how many drivers on the road in South Florida either drive with the minimum amount of coverage required by the law or without any insurance at all. Under Florida law the only coverage which an individual must carry is property damage coverage and personal injury protection. Neither of these coverages pay for the victim's medical expenses, lost wages, or injuries.

What I have come to learn is that many individuals do not understand or realize the importance of their personal auto insurance coverage, and do not carry uninsured motorist coverage, which protects individuals and their families from uninsured motorists on the roadway.

As an attorney my practice involves a great deal of automobile accident claims and litigation, and I receive at least one call a week where an individual is the victim of an automobile accident, and the person who negligently caused the accident does not have insurance coverage to pay for any of the victim's medical bills or injuries. Unfortunately I am forced to decline many of these cases, because there is no liability insurance available to pay for their damages. The most important coverage which an individual in South Florida can carry in their automobile insurance policy is uninsured motorist coverage.

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way that uninsured motorist coverage works, is that if you are the victim of an automobile accident, and an uninsured or under insured driver causes the collision, you are then able to make a claim against your own insurance policy to provide coverage for medical bills and/or future pain and suffering. This can be very important specifically for individuals who are forced to miss time from work, or sustain a serious injury which may alter their ability to continue to work and engage in their regular activities.

For example, let's say that Ms. Jones who carries uninsured motorist coverage is involved in an automobile accident where she is taken to the emergency room and then receives treatment for several months after the accident, for back pain. The individual who hit Ms. Jones' vehicle carries automobile insurance coverage which is the minimum legal requirement in the state of Florida. Ms. Jones incurs \$20,000.00 worth of medical expenses,

misses two weeks of work for which she is not paid, and continues to suffer from back pain. Due to the fact that Ms. Jones purchased uninsured motorist coverage through her own insurance carrier she is able to make a claim against the uninsured motorist coverage to pay for all of her medical expenses in excess of \$10,000.00, her time lost from work, and money for future pain and suffering. When purchasing automobile insurance coverage you should always purchase uninsured motorist coverage and there are minimal limits of \$10,000.00 all the way up to a million dollars.

As a practising attorney in South Florida it is my suggestion to all drivers to pay a little extra money for their automobile insurance coverage to purchase uninsured motorist coverage because the cost of the increased premium is the only way to protect you and your family from the negligence of uninsured drivers. If you have any questions regarding the issues contained in this article please feel free to contact me,



Scott Sobol



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September/October

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