**Only a Short-Sighted Fool Does Not Have Uninsured/Underinsured Motorist Insurance Coverage**

You should take note that if the driver who ran into you (or the vehicle you were in) did not have liability insurance (which is against the law, but some people don’t care), your insurance company will be involved if you had the foresight to carry uninsured/underinsured motorist (UM/UIM) insurance. This type of coverage pays you or a passenger in your car if one or more of you suffer the misfortune of being injured in a motor vehicle collision by someone who did not have liability insurance (or had low limits of coverage that were not enough to pay fair compensation to everyone in your car who was injured). This type of derelict is becoming more frequent all the time. Furthermore, UM/UIM coverage is extremely inexpensive, and you can buy it for up to the limits of the liability coverage you buy to protect victims of your negligence.

For example, if you had a fairly typical car insurance policy that had liability limits of $100,000/$300,000 (meaning that your insurance company would pay up to $100,000 to any one person injured in an accident as a result of your negligence but that your insurance company would not pay more than a total of $300,000 for any one accident, regardless of the number of people or the extent of injuries), your insurance company would let you purchase UM/UIM coverage up to limits of $100,000/$300,000 to protect the occupants of your vehicle in the event some uninsured or underinsured driver runs into your car and causes death or injuries to the occupants of your vehicle. Surprisingly, UM/UIM insurance coverage is strikingly inexpensive for the limits you can purchase. In the example above, one year’s worth of coverage for UM/UIM could be purchased for approximately $25 - $30/yr. Other than life, health, and disability insurance, it’s the only insurance you can buy to protect yourself from death, personal injury, and lost wages, and as you can see, it is a lot less expensive than life or health insurance! Moreover, it is the only insurance you can purchase that will compensate you -- as an innocent victim of a motor vehicle accident -- for the pain and suffering you experience as the result of an uninsured or underinsured driver’s negligence. You should always have UM/UIM coverage up to the limits of your liability coverage.

Remember, too, that if you do have to seek compensation from your own insurance company because some person was driving negligently without auto insurance (or had just the legal minimum coverage of $20,000 per person and $40,000 total per accident), your auto insurance company is your adversary. They will try to pay as little as possible of the coverage you bought to protect you and the occupants of your vehicle from other careless drivers. Consequently, you will definitely need an attorney to obtain fair compensation in this instance, and the claims adjuster who takes your statement on behalf of your own insurance company will not be there to assist you in getting the fair compensation you are entitled to receive for your injuries.

If you have been in an auto accident or suffered other injuries caused by the negligence/carelessness of a third party, you should work with an experienced attorney who can guide you and keep you from falling prey to the insurance company’s traps.

[Contact](https://www.trlf.com/contact-us/) Tom Riley Law Firm today to schedule an appointment with an experienced [auto accident attorney](https://www.trlf.com/auto-accidents/) and discuss your legal options.