

AUTO INSURANCE...YOU MAY BE UNDER INSURED!

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I handle claims for personal injury for clients injured in auto accidents. I regularly find that my clients do not have the necessary coverage to operate safely on the roads of Massachusetts. Insurance companies compete by offering the cheapest policy premium possible. Unfortunately for the consumer, the insurance companies, through their advertising, discourage drivers from buying coverage that protects the Massachusetts driver.

Imagine this common scenario: You are operating your auto safely on a highway when another vehicle strikes you and you receive serious injuries. Your case is worth substantial damages. You find out that the vehicle that hit you a) is unregistered and has no insurance or, b) has the minimum insurance coverage of \$20,000.00. You also find out that the offending operator has no assets and is unable to pay any damages. You are limited to available insurance. What happens?

If you did not purchase your own coverage to protect yourself against these situations, you are out of luck. You are only entitled to whatever insurance the offending auto had. If it is uninsured, you get nothing. If the offending auto had the minimum coverage required in Massachusetts, \$20,000.00, you only get the \$20,000.00. If you suffer permanent injuries, this is an unfair result. However, you can protect yourself from these two situations (uninsured and underinsured) by purchasing protective coverage from your own insurance company! And it is very inexpensive!

Look at the copy of the Coverage Selections Page below. This is issued to every registered Massachusetts driver and you should have your own to review. Look at the Compulsory Insurance Column on the left and find # 3, entitled "Bodily Injury Caused by An Uninsured Auto" The basic coverage is \$20,000/ \$40,000 (\$20,000 per person in an accident and \$40,000 to be divided among 2 or more injured persons in one accident). You may do what this driver did and purchase much higher coverage. Here, this driver purchased increased coverage in the amount of \$250,000/500,000 for only an additional \$13.00. This means that if an

uninsured auto causes you serious injury, you may apply to this coverage in your own policy! You have up to \$250,000 to cover your injuries.

Now look at the column entitled Optional Insurance and find # 12, "Bodily Injury Caused by An Underinsured Auto. This applies to the situation where an offending operator causes you serious injury in an auto accident but the offending operator has insufficient coverage to pay for all your damages. Suppose your attorney values your case to be worth \$150,000. If the offending operator has only the minimum coverage, \$20,000, you will not be fairly compensated for your serious injuries. You may protect yourself against this risk by purchasing Underinsured Auto coverage. In the policy here, the operator purchased coverage in the amount of \$250,000/500,000...at a cost of only an additional \$63.00! Therefore, if your damages are \$150,000 and the offending operator only has \$20,000 of insurance, you may apply to your own policy for additional damages.

I have counseled many clients who were seriously injured and did not know about this coverage... and wished that they had known about it. It is your own responsibility to become aware of this type of coverage. However, many insurance companies and agents do not mention this coverage.

The costs of these two coverages will vary based on where you live in Massachusetts, as well as other criteria. You may call your insurance agent and ask how much it would cost to purchase these coverages. There are different levels of coverage available to you that are more than or less than the \$250,000 amount shown here.

Don't leave you or your family exposed to the risk of being seriously injured in an auto accident and finding that there is little or no coverage. Check your Coverage Selection Page now. You do not have to wait for your policy to reach the renewal time. You may change your coverage at any time.

THIS INFORMATION IS RESTRICTED TO MASSACHUSETTS RESIDENTS ONLY AND IS BASED ON MASSACHUSETTS LAW. IF YOU ARE A RESIDENT OF A STATE OTHER THAN MASSACHUSETTS, YOU SHOULD CONSULT AN ATTORNEY KNOWLEDGEABLE IN THIS AREA.



Safety Insurance

This Policy Is Issued By:

Safety Insurance Company

ITEM 1. This Policy Is Issued To:

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy.

1 Vehicle Policy

Massachusetts Personal Automobile

Policy Number

Agent

ITEM 2. This Policy Is Effective From:

To

(12:01 A.M. Eastern Standard Time)

ITEM 3. Description of Your Auto:

D

Auto 001	Auto
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ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1 - 12					AUTO 001					AUTO				
COMPULSORY INSURANCE		LIMITS	DEDUCTIBLE	PREMIUM	ADJUSTED PREMIUM			LIMITS	DEDUCTIBLE	PREMIUM	ADJUSTED PREMIUM			
1	Bodily Injury To Others	\$20,000 per person \$40,000 per accident	None	\$ 90				\$ per person \$ per accident	None	\$				
2	Personal Injury Protection	\$8,000 per person	<input type="checkbox"/> NONE <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself and household members	\$ 28				\$ per person	<input type="checkbox"/> Yourself <input type="checkbox"/> Yourself and household members	\$				
3	Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20000 / \$40000)	\$250,000 per person \$500,000 per accident	None	\$ 13				\$ per person \$ per accident	None	\$				
4	Damage to Someone Else's Property (Compulsory Limit \$5,000)	\$100,000 per accident	None	\$ 150				\$ per accident	None	\$				
OPTIONAL INSURANCE														
5	Optional Bodily Injury To Others	\$250,000 per person \$500,000 per accident	None	\$ 116				\$ per person \$ per accident	None	\$				
6	Medical Payments	\$25,000 per person	None	\$ 22				\$ per person	None	\$				
7	Collision	Actual Cash Value *	\$ 500	\$ 233				Actual Cash Value	\$	\$				
8	Limited Collision	Actual Cash Value	\$	\$				Actual Cash Value	\$	\$				
9	Comprehensive	Actual Cash Value	\$ 300	\$ 60				Actual Cash Value	\$	\$				
10	Substitute Transportation	Up to \$ 30 a day, maximum \$ 900	None	\$ 42				Up to \$ a day, maximum \$	None	\$				
11	Towing and Labor	Up to \$ 100 for each disablement	None	\$ 11				Up to \$ for each disablement	None	\$				
12	Bodily Injury Caused By An Underinsured Auto	\$250,000 per person \$500,000 per accident	None	\$ 63				\$ per person \$ per accident	None	\$				
MERIT RATING PLAN		CREDIT	00	\$ 0				CREDIT		\$				
		SURCHARGE		\$				SURCHARGE		\$				
		PREMIUM		\$ 828				PREMIUM		\$				

* INCLUDES WAIVER OF DEDUCTIBLE

TOTAL PREMIUM \$ 828.00

Discount % Age 65 and Older Air bag/Automatic seatbelts Annual Mileage Anti-Theft Multi-Car
AUTO001 25% 25% NO 20% NO
AUTO

Identification Numbers of Endorsements Forming a Part of this Policy

ITEM 5. Place of Principal Garaging

AUTO001

002

ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

AUTO

Driver Information:

Op No.	Operator Name	Date of Birth Mo. Day Yr.	License Number	Lic. State/Country	Date First Licensed		Driver Training Y-4	Operator Status	Operator Status (E=Excluded, P=Principal, O=Occasional)			
					Auto	Motorcycle			Veh. 001	Veh. 002	Veh. 003	Veh. 004
1				MA			N	N	P			

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION