

UNINSURED MOTORIST COVERAGE

Becoming a Casualty in the Current Economy

by Andrew Weinstein of the Weinstein Law Firm

As the current economy leaves many workers unemployed and having to cut back on expenses, one place a number of individuals are cutting back is their automobile insurance coverage. The Insurance Research Council (IRC) estimates that by next year nearly one in six motorists will be driving without insurance. This is 3 million more uninsured drivers than five years ago and represents about 16 percent of the U.S. population. Florida is one of the few states that does not require drivers to carry coverage, and many drivers are willing to take the risk.

What does this mean for the driver who is injured by someone that does not maintain bodily injury insurance coverage? The average payment on claims in accidents involving an uninsured driver is about \$11,000 according to the most recent IRC information available. If you do not have uninsured motorist coverage, you would likely have to pay these expenses out of your own pocket. In my practice, I deal with many cases where the damages caused in a car accident end up costing a lot more than the person's liability insurance covers. In these cases, having uninsured motorist coverage can help cover your medical expenses, as well as the pain and suffering caused by a driver who has little or no insurance.

Today, the cost of car insurance is keeping many drivers from even purchasing a basic liability policy. Car accidents are unpredictable and happen every day. By carrying uninsured motorist coverage insurance you are protecting yourself from the dire consequences that might occur if you are involved in an accident with another driver who does not have adequate insurance.

To keep up to date on the latest insurance coverage requirements in the State of Florida, visit the Florida Department of Highway Safety and Motor Vehicles Administration website at www.flhsmv.gov/. You can also find useful consumer information on the Weinstein Law Firm website at www.weinstein-law.com. If you have any questions about this topic, please feel free to contact me, **Andrew Weinstein of the Weinstein Law Firm • (954) 757-7500**. See ad on page 20



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