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INJURY LAW

Turn to Us

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Car Insurance: Should I Really Skimp on This?

We've all seen advertisements for auto insurers like Safe Auto and The General—companies that sell cheap insurance policies to drivers “for less.” In my 25-plus years of helping people hurt or killed in car and truck crashes, my free advice to friends, family and clients has always been “don't skimp when buying auto insurance!” Unfortunately, most people learn this lesson too late.

Pennsylvania requires all drivers to carry “liability insurance”. Liability insurance protects a vehicle owner by providing coverage to any persons he or she hurts in a crash. Did you know Pennsylvania drivers are allowed to purchase a mere \$15,000 in liability coverage? Meaning if you or a loved one is hit by a distracted or drunk driver, with this minimum coverage, all that's recoverable in an insurance claim or lawsuit against that driver is \$15,000! I often come across this scenario—a “barely legal” driver causes severe, disabling injuries and damages to another, innocent driver or pedestrian.

What can you do? Protect yourself and your family by purchasing the best auto insurance you can afford. First, select “full-tort.” Full-tort allows you to claim damages for noneconomic losses, like pain, suffering, scarring and the agony you can go through rehabilitating from a devastating injury. Second, purchase “underinsured motorist coverage” or “UIM.” This allows you and your family to make a claim to your insurer if the other driver doesn't have enough to fully compensate you. You should always select “stacking,” when buying UIM coverage. Stacking allows you to add coverages together. So, if you have \$100,000 of UIM coverage on your policy and have 4 cars in your household, you can “stack” the coverage to get \$400,000. Also, depending on your health insurance coverage, you may want to purchase adequate medical coverage under the policy as well. Know that making a claim for medical bills and UIM benefits does not cause your premiums to go up.

Before you purchase or renew an auto policy, educate yourself. Talk to a lawyer — not an insurance agent. Protect you and your family from barely legal drivers. Don't skimp!