



## **YOUR LEGAL RIGHTS**

**J. ERICK SANTANA, ESQ.**

### **WHAT TO LOOK FOR WHEN BUYING AUTO INSURANCE**

When a person is buying automobile insurance, he or she should request a detailed explanation of the coverages they are purchasing and the costs from their automobile insurance agent. A consumer cannot rely on the term “full coverage” as it does not have a concrete meaning.

One should think of an insurance policy as a contract between the purchaser, or the insured, and the insurance company, the insurer. In the contract, the insured agrees to pay premiums and, in return, the insurance company will provide different types of coverages, which protect in a variety of ways.

First, there are coverages that pay an insured’s medical bills called Personal Injury Protection (PIP) and Medical Payments coverage. Usually, PIP pays 80% of the medical bills and 60% of lost wages, and Medical Payments pays the remaining 20% of the bills.

There are also coverages that will pay if the insured’s vehicle is damaged, called Collision and Comprehensive coverage. Collision coverage pays for the repair or the actual cash value of an insured’s vehicle and Comprehensive coverage basically pays an insured for the value of their car if it is stolen and not recovered.

There are also coverages such as Emergency Road Service, which pays the insured’s costs for help from a tow company for the repair of a flat tire or other roadside emergency. A person may also purchase Rental coverage, which pays an amount per day for the insured’s rental car expense while their vehicle is being repaired. The amount paid by the insurance company for rental varies widely in the insurance industry.

In addition, there are coverages that protect an insured when he or she causes damage to another person or the property of others. These are called liability coverages.

In Florida, owners of automobiles are required to purchase PIP, addressed above, and property damage liability only. Property damage liability pays for the damage to the property of another person if the insured caused such damage in an accident.



A consumer can also purchase Bodily Injury Liability which pays a person for their injuries due to the insured's negligence. In today's society, a very large percentage of drivers do not carry Bodily Injury Liability coverage since it is not required by law.

In order for a person to protect themselves from drivers that do not carry sufficient insurance, a person should purchase coverage called Uninsured Motorist.

With Uninsured Motorist coverage an insured's own insurance company pays the insured for their injuries, including damages known as pain and suffering, inconvenience and the loss of the capacity for the enjoyment of life, along with outstanding medical bills and lost wages, due to someone else's negligence.

So if an insured is in an automobile accident with someone that negligently hits them and causes injuries, that insured does not have to rely on whether the negligent party purchased Bodily Injury Liability, with Uninsured Motorist the insured is covered. Basically the Uninsured Motorist insurance carrier stands in the shoes of the at fault driver.

*For additional information please contact CECERE & SANTANA | Toll free: (866) 913-3948  
Tel: (954) 653-9969 | Fax: (954) 653-9979*