


 I LAW

A Civil Trial Firm



Personal Attention Matters

## ABOUT THE FIRM:

I Law is a law firm created with clients in mind. At I Law we are dedicated to giving our clients personal attention in handling their personal injury case from beginning to end. We handle cases involving motor vehicle accidents, premises liability, wrongful death, and insurance claims. We have been privileged to represent individuals all across the State of Florida and welcome the opportunity to meet with you and your loved ones with regard to any potential case. There is never any charge for an initial consultation and we are happy to schedule appointments at your home or at a location that is convenient for you. We represent clients on a contingency fee basis. If for any reason there is no recovery, then we receive no fee or costs. Simply stated, we are paid fees and costs only if you win. At I Law, personal attention matters.

The information contained herein is for informational purposes only and is not intended to be a comprehensive statement of the law or to contain legal advice and does not create, and is not intended to create, an attorney-client relationship between I Law and the reader.

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## Understanding Auto Insurance

Across Florida individuals are driving vehicles without the proper insurance to protect themselves and their loved ones. Every year thousands of accidents occur, resulting in injuries and sometimes death. An accident can occur to anyone at any time, usually when least expected. It can place the victim and their family in significant financial strain. Each day we come across individuals who have been involved in accidents and believed they had "full coverage" to protect themselves and their loved ones under their insurance policy, only to learn their insurance company and their agents had not fully explained to them all of the coverage available to them and the requirements of Florida law. The following is a brief description of some of the insurance coverages available:

**Personal Injury Protection (PIP)** - Florida law requires all motor vehicle owners to carry \$10,000 in PIP insurance. Your medical bills are directed to your own auto insurance carrier, the insurance carrier of the vehicle you were driving at the time of the accident, or the auto insurance carrier for a resident relative. This is part of the Florida No-Fault System. You may have up to a \$1,000.00 deductible under this coverage and if so, you will be responsible for medical expenses or lost wages in the amount of the deductible. Thereafter, your insurance company will pay 75% of the charges for emergency services and care provided by any hospital or emergency provider; 80% of all other reasonable, necessary and lawful medical services related to injuries suffered from your car accident, and/or 60% of your lost wages up to a total of \$10,000.00.

**Property Damage (PD)** - Since most accidents also involve damage to property, Florida mandates that all auto insurance policies also carry PD coverage that pays for damage you cause to another person's property in a crash involving a motor vehicle. A fence, telephone pole, building, mailbox, or another motor vehicle are all examples of "property" that is covered under this insurance. You may be subjected to a deductible of up to \$500 for this coverage under your insurance policy.

**Bodily Injury Liability (BI)** - BI insurance pays for injury or death to others when your car is involved in an accident and the driver of your car is found to be at fault to some extent. The insurance company will pay for injuries up to the limits of your policy. It also pays for your legal defense if you are sued. BI coverage pays for injuries caused by you and members of your family who live with you, even if they are driving someone else's car. It also covers others who drive your car with your permission.

**Medical Payments (Med Pay)** - Since PIP insurance does not cover all of the medical expenses, insurance companies offer Med Pay insurance that covers medical expenses beyond those covered by PIP which result from accidental injury. Med Pay insurance differs from BI coverage in that it covers the medical expenses of you, members of your

family, and your passengers regardless of who is "at-fault." This applies whether you're in your car, someone else's car, or are struck by a car while walking.

**Collision** - This coverage pays for repairs to your car if it collides with another vehicle, crashes into an object or turns over. It pays regardless of who causes the accident. It does not cover injuries to people or damage to the property of others. You may be required to purchase collision insurance if your car is financed. You may be subjected to a deductible of up to \$500 for this coverage under your insurance policy.

**Comprehensive** - This insurance pays for losses from incidents other than a collision. Examples would be fire, theft, windstorm, vandalism, flood, hitting an animal or damage caused by falling objects. If you have this coverage, windshield replacement is the only claim for which you are not charged a deductible. Like collision insurance, you may be required to purchase comprehensive insurance if your car is financed. You may be subjected to a deductible of up to \$500 for this coverage under your insurance policy.

**Uninsured/Underinsured Motorist Coverage (UM/UIM)** - This insurance only pays if you, your passengers or family members are hit by someone who is "at-fault" and does not have insurance, or has insufficient liability insurance to cover the total damages sustained by you. This applies whether you are riding in your car, someone else's car or are struck by a car while walking. UM/UIM insurance pays for medical expenses, lost wages (beyond your PIP coverage) and for bodily injury, sickness, disease or death resulting from a motor vehicle accident that you and your passengers suffer.

**Rental Reimbursement** - This coverage will permit you to be reimbursed for car rental expenses if you are in an accident with your own car and it is not drivable. If the other driver was "at-fault," that driver's liability insurance coverage may reimburse you for renting a vehicle similar to your own.

If you have been involved in an accident, it is vital that you do not talk to any insurance investigator, sign any papers, or accept a settlement before talking to an automobile insurance claims lawyer. Many claims, especially those involving injuries sustained in accidents, have long-term consequences that simply are not accounted for by insurance companies. Insurance companies have a team of adjusters, investigators and attorneys whose goal is to minimize the amount of money they pay to accident victims. Therefore, it is important that you seek the advice of an automobile accident insurance lawyer in order to protect your right to fair compensation for your loss.