

# UNINSURED MOTORIST COVERAGE

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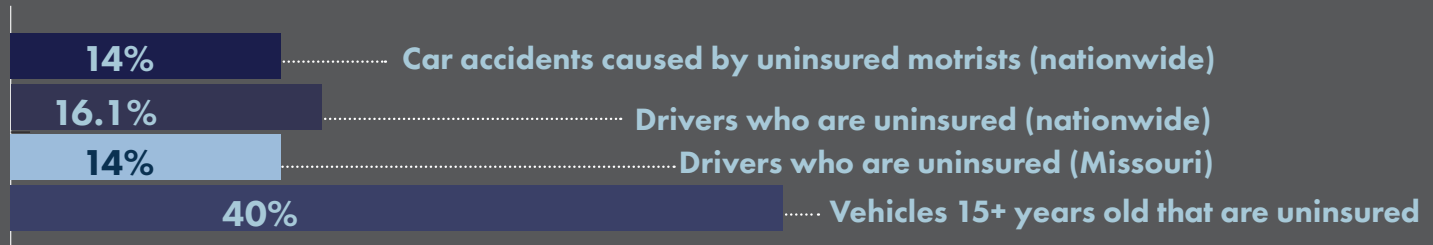
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# What Does it Mean?

Car insurance laws vary by state, but all have requirements that include some type of auto insurance or proof of financial responsibility. But what happens if you're hit by a driver without insurance, or not enough insurance? Who will pay for medical bills or car repairs? Uninsured and underinsured motorist coverage can protect you from the damage done to yourself or your car by people who do not have insurance or are underinsured, and in hit-and-run accidents.



## UNINSURED MOTORIST STATISTICS



## MISSOURI MINIMUM INSURANCE COVERAGE REQUIREMENTS

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**Liability Coverage: \$25,000**

**Uninsured Motorist Coverage: \$25,000**

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Missouri minimum coverage won't even cover an emergency room bill, let alone the rest of your losses after a serious injury. Underinsured motorist coverage helps you get back on your feet after a crash with a driver carrying minimum liability coverage.

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## How Much Uninsured Coverage You May Need

Remember that uninsured and underinsured motorist coverages pay you and your friends or loved ones riding with you or using your car with your permission. Health insurance may cover part of your losses, but buy as much uninsured and underinsured coverage as you can afford to protect yourself after a crash.

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# Missouri Mandatory Coverage

In order to drive a car in Missouri, two types of insurance are mandatory: Liability Coverage and Uninsured Motorist Coverage

- Liability Coverage protects you if you hurt someone else while you are driving and will also provide you with legal services in case you get sued.
- Uninsured Motorist Coverage protects you if the person who harmed you because of their negligent driving (whether or not they hit your vehicle) drove without liability coverage.

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## Additional Coverage

Underinsured Motorist Coverage means that the person who harmed you doesn't have enough insurance to cover all of your losses. If you're seriously injured in a car crash and the person who hurt you only has the minimum liability coverage, Underinsured Motorist Coverage would help bridge the gap between what they had and what you suffered to help put you back to where you were before you got hurt.

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## Who and What Does Underinsured Motorist Insurance Typically Cover?

Underinsured motorist insurance pays you or your passengers, or others who are driving your vehicle at the time of a crash when you or they suffer a personal injury due to the neglect of an insured driver whose liability coverage is insufficient to pay for all of your losses.

Here are some more examples of what uninsured motorist insurance covers:

- Past and future medical bills
- Past and future lost earnings
- Non economic losses like pain, disability, scarring and other losses that don't come directly out of your wallet.



## HOW AN ATTORNEY CAN HELP

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It's important to secure the services of an experienced attorney when handling an underinsured motorist claim. Your attorney can properly submit your claim with supportive documents, such as:

- Medical records
- Medical bills
- Photographs
- Tax returns
- Wage loss verification

Insurance companies evaluate your claim based on what they think a jury will do- the value of your case if they don't settle. An experienced attorney knows how to gather necessary evidence while protecting your privacy. Insurance companies know that you can't go to trial by yourself and pay injury victims with a lawyer 4-5 times more than unrepresented victims. Having the right attorney on your side makes it less likely that you will have to go to trial, because the insurance company will be forced to treat you fairly from the beginning. In addition, an attorney can help you resolve your property damage claim and keep hospitals from billing you directly before your case is over.

**Insurance companies don't like to give away money. Expect to fight every step of the way, even when fault is "clear." An experienced lawyer is the only weapon you have against the insurance company. They are also your best chance to recover your losses and get on with your life!**

Contact our St. Louis personal injury attorneys at The S.E. Farris Law Firm if you have any questions about insurance coverage, or if you've been hurt in a crash. We are happy to talk with you without charge.

**Call 314-252-9937 or visit [www.farrislaw.net](http://www.farrislaw.net)**