# UNINSURED MOTORIST COVERAGE



Uninsured motorist coverage pays your losses after a crash with a driver who does not have insurance, hit-and-run drivers and phantom drivers who cause a wreck (even without making contact) and flee.



14%		Car accidents ca	used by uninsured motorists (nationwide)
16.1%			Drivers who are uninsured (nationwide)
14%			Drivers who are uninsured (Missouri)
	40%		Vehicles 15+ years old that are uninsured



#### 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 pays for the damages you cause if you hurt someone else while you are driving, and provides a
  defense in case you get sued.
- Uninsured motorist coverage pays you for damage done by others who don't follow the law and carry liability insurance.



## MISSOURI MINIMUM INSURANCE COVERAGE REQUIREMENTS

Emergency and regular medical care is expensive. Missouri minimum coverages won't begin to cover your losses after a serious injury. Underinsured motorist coverage helps you recover your losses if the other driver's insurance is too low to cover everything.

Liability Coverage: \$25,000

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



### HOW AN ATTORNEY CAN HELP

Insurance companies don't give away money. They 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.



## DON'T TAKE ON THE INSURANCE COMPANY ALONE!

CALL TODAY: 314-252-9937

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