

COVERAGES:

What's Available Under a Typical Florida Auto Policy

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Your car is one of your most valuable assets. It can be also be one of your most dangerous in terms of the harm it can cause. In an accident, especially if it is your fault, it can affect your financial security and jeopardize your assets. To most people, insurance is a mystery. We know that we should have insurance for our automobiles but a lot of people don't understand today's coverages in a policy.

Florida law only requires a motorist to purchase Personal Injury Protection (PIP) and Property Damage (PDL) of \$10,000 PIP and \$10,000 PDL insurance. This insurance is mandated for any motor vehicle registered in Florida. The Florida Department of Highway Safety and Motor Vehicles may require you to meet certain financial obligations by purchasing more coverage. If you try to read your insurance policy, it seems as if it is written in another language. Even lawyers have difficulty understanding all the terms and the meanings of various parts of the policy. Thousands of lawsuits have been filed asking the courts to determine what these policies actually mean. There are basically ten types of coverage available on a typical auto policy:

BODILY INJURY LIABILITY: It pays the medical and other expenses of those people injured or even killed in accidents you cause.

PROPERTY DAMAGE LIABILITY: (PDL) Florida law requires you to maintain \$10,000 of property damage liability coverage. It covers damages your car causes to property. Usually that is the other car or cars involved in the accident, but it also covers damage you do to any object you hit - garages, buildings, lampposts, fences, whatever.

COLLISION: This is for damage done to your car when it collides with other vehicles or other objects.

COMPREHENSIVE: This covers damage to your car that results from something other than a collision with another vehicle. Examples are damage caused by hitting a deer or a rock hitting the windshield of your car. It also includes coverage for theft.

MEDICAL PAYMENTS: It pays medical and even funeral expenses for you, as well as members of your family and passengers of your car if it is involved in a collision, regardless of who caused the accident. It also covers you as a pedestrian if you are hit by a vehicle.

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Should you add additional equipment to your car after it left the factory (for instance, an upgraded car stereo system or monster tires), it needs to be added to your policy.

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UNINSURED/UNDERINSURED

MOTORIST COVERAGE: It pays for injuries if you are hit by a driver who does not have insurance or doesn't have enough insurance. For example, if you are involved in an accident that was not your fault and the driver who caused the accident only had a \$25,000 policy and your claim is worth \$100,000, then your UM/UIM insurance (if you have the proper coverage) would pay the other \$75,000 to fully compensate you for your injury. This type of coverage also covers you even if you are a passenger in someone else's car or even driving someone else's car. Uninsured motorist coverage also covers you, for instance, if you are a pedestrian hit by another vehicle or are riding a bicycle. Uninsured motorist is available to all resident relatives in your household.

PERSONAL INJURY PROTECTION:

This is also called "PIP" or "No-Fault" insurance. This coverage is mandatory in Florida and allows you to collect lost wages, medical and funeral benefits up to a maximum of \$10,000 per family member or other passengers regardless of fault.

ADDITIONAL EQUIPMENT: Should you add additional equipment to

your car after it left the factory (for instance, an upgraded car stereo system or monster tires), it needs to be added to the additional equipment section of your policy. If it is not added, you will not have coverage for those items added to your vehicle

RENTAL REIMBURSEMENT: This coverage reimburses you for a rental car when your car has been damaged in an accident.

TOWING: This reimburses you for towing charges when your car breaks down.

This is a quick synopsis of the typical kinds of coverages you will find with a Florida auto policy. ■

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