

**UNDERINSURED
MOTORIST COVERAGE:
WHAT IS IT AND WHY
YOU NEED IT**



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Car insurance laws vary by state, but all have requirements that include some type of auto insurance or proof of financial responsibility. However, just because it's required by law, doesn't mean everyone on the road has the right insurance. In the event that you're hit by a person with no or little insurance, you may find yourself in a bind. Who will pay for medical bills or car repair?

Uninsured and underinsured motorist coverage can protect you from the damage done to you or your car by people who do not have insurance or are underinsured; additionally, it protects you in hit-and-run accidents. In all honesty, it's better to be safer than sorry; mounting medical expenses and loss of wages due to being in an accident can be crippling.



HOW MUCH UNINSURED MOTORIST INSURANCE YOU MAY NEED

How much uninsured motorist insurance is the first thing to think about since uninsured and underinsured motorist coverage can range from **\$20,000 to \$1 million**. Some factors to consider when deciding are: what kind of medical insurance you carry, how much your car is worth, and whether or not you have access to short- or long-term disability through your employer.

Each state has its own required minimum coverages. The following are the minimums for Missouri and Kansas



MISSOURI MINIMUM INSURANCE COVERAGE REQUIREMENTS

Liability Coverage: \$25,000 per person and \$50,000 per accident.

Uninsured Motorist Coverage: \$25,000 per person and \$50,000 per accident

Property Damage Liability: \$10,000



KANSAS MINIMUM INSURANCE COVERAGE REQUIREMENTS

Bodily Injury Liability Coverage: \$25,000 per person and \$50,000 per accident

Property Damage Liability Coverage: \$25,000

Uninsured Motorist Bodily Injury Coverage: \$25,000 per person and \$50,000 per accident

Basic Personal Injury Protection Coverage: \$4,500 per person

However, if you're injured in an accident, sometimes the minimums won't cover all of the expenses you'll have. Put yourself in a worst case scenario when choosing your insurances. That way, you'll know you're adequately covered.

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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.

Medical Payment Coverage is another coverage that is available to you to help defray some of the losses you have when you get hurt in a car crash. You can use Medical Payment Coverage even if you have health insurance to help cover your deductibles and the other out of pocket expenses you will have.



WHO AND WHAT DOES UNDERINSURED MOTORIST TYPICALLY COVER?

The people typically covered by uninsured motorist insurance is the policyholder, family of the policyholder, passengers of the insured vehicle, pedestrians, bicyclists, motorcyclists, or bystanders that are injured by an underinsured driver.

Underinsured motorist insurance mostly offers coverage for physical injury, as well as injuries to your passengers or family members who are driving the vehicle at the time of the crash, and in some cases, but not all, damage done to your property or car. Underinsured motorist insurance will help cover all of your mounting medical expenses, lost wages, and any pain and suffering you are dealing with.



REQUIREMENTS IN MAKING AN UNDERINSURED MOTORIST CLAIM

Here are some common steps in making an underinsured motorist claim:

- Promptly notify your carrier if filing suit against the at-fault party
- Obtain written consent from your insurance company before concluding settlement
- Use the full amount of the at-fault party's insurance to be eligible for underinsured motorist coverage

An experienced attorney can be essential when handling an underinsured motorist claim. They will properly submit your claim with all of your supportive documents and make sure they get into the right hands. These documents can include medical records, medical bills, photographs, tax returns, and loss of wages.

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