

Uninsured Motorist Coverage

Auto insurance today has many moving parts. One coverage option that is proving to be more and more useful is Uninsured Motorist. Here we take a look at what Uninsured Motorist is, how it works, and what makes it an important insurance coverage.

What is Uninsured Motorist Coverage?

Uninsured Motorist is a car insurance coverage option that is available for insured drivers. Simply put, Uninsured Motorist provides protection from uninsured drivers. Despite state laws and regulations requiring auto insurance, there are many people who choose to drive without it. Uninsured Motorist aims to negate the risk of collision with one of these drivers by allowing insured drivers to carry insurance coverage that protects them from damage and personal injury resulting from an uninsured driver.

Why should I have Uninsured Motorist Coverage?

When you purchase Uninsured Motorist coverage, you are ensuring that you will never have to pay any money out-of-pocket for personal damage or injury caused by other drivers. Regardless where you live, there are current laws in your state that require you to carry auto liability insurance. Auto liability insurance doesn't insure you or your property, but rather individuals or property you damage. When someone without insurance hits you, your auto liability insurance won't cover the damage to your property. Neither will your collision, comprehensive, or personal injury protection cover any damage. The at-fault driver's state-mandated auto liability insurance is supposed to insure you and your property. So what happens if he doesn't have insurance?

If the person who hit you has no insurance and you do not have uninsured motorist coverage, then you really only have two legal options. First, you can try to make him pay for the damage incurred out of his pocket. If he doesn't have insurance, he likely doesn't have

the money to pay you for the damage he caused. In this case, you can try to take him to small claims court, but this is often a long, drawn out process with no guarantee of success. Second, you can forgive and forget, and pay thousands of dollars out of your own pocket to repair the damage.

Can you see why uninsured motorist is such an essential coverage? With uninsured motorist, you no longer have to worry whether or not the driver who hits you is insured; you can drive peacefully knowing you're covered.

How does Uninsured Motorist work?

Uninsured Motorist coverage acts as the uninsured driver's auto liability insurance. It serves as a proxy insurance for that driver, and insures you and your property from the damage the other driver may have caused.

Uninsured Motorist isn't fair

The most common response from insured drivers after they realize that they have to pay for extra insurance because others don't follow the law and don't buy insurance is that it's unfair. The fact is, they are right. In a perfect world, everyone would obey the law and buy insurance. If everyone had the required liability insurance, there would be no need for uninsured motorist. Reality is that all people don't have insurance, and that burden is placed slightly on your shoulders when you purchase uninsured motorist insurance.

Uninsured Motorist is required in many states

As mentioned above, auto insurance is required at a state level. This means that each state can (and does) have different insurance requirements. Lawmakers in some states have deemed Uninsured Motorist insurance important enough that they require every insured driver to carry it. Currently, there are 22 states that require this coverage:

- Connecticut
- District of Columbia
- Illinois
- Kansas
- Maine
- Maryland
- Massachusetts
- Minnesota
- Missouri
- New Hampshire
- New Jersey
- New York
- North Carolina
- North Dakota
- Oregon
- Rhode Island
- South Carolina
- South Dakota
- Vermont
- Virginia
- West Virginia
- Wisconsin

If you live in one of the states above, you are required to carry at least a minimal amount of uninsured motorist coverage.

Uninsured Motorist covers hit-and-runs

In addition to insuring you and your belongings when you are hit by an uninsured driver, Uninsured Motorist will also protect you from hit-and-run damage! If, for example, your vehicle is side-swiped in a parking lot while you are shopping, Uninsured Motorist insurance is the coverage through which you can file a claim to get the damage repaired.

Uninsured Motorist is an important insurance coverage to have, and it seems to be getting increasingly important as more people drive

without car insurance. If you live in a state that doesn't require the coverage, you should think strongly about adding it to your policy to fully protect you and your property.