



UNDERINSURED MOTORIST COVERAGE

Please, right now as you are reading this email, check your automobile insurance coverage. Look at the declarations page. Make sure you have enough coverage to protect yourself and loved ones.

All of us who drive know that Pennsylvania Law requires that we carry automobile insurance. However, Pennsylvania Law requires that we carry only minimal coverage: \$15,000 for liability and \$5,000 in medical coverage. But that is not nearly enough to protect yourself or your loved ones. Please allow me to tell you some horror stories that will help emphasize my point. The names of my clients have been changed to protect their anonymity.

John Houseman was driving his fiancé home after having seen a movie. It was a little after midnight. He was traveling through a steady green light at the intersection of Grant Avenue and Academy Road when suddenly he was struck in the driver's side by a Ford F-150 driven by a drunk driver. The force of the collision propelled John from the car into the intersection. He suffered massive internal injuries and a brain injury leaving him in a coma for several months. Now, several years after the accident, John remains totally disabled from being able to perform any work. The driver carried automobile coverage of only \$50,000.00. John carried no underinsured motorist coverage. The bar that served the drunk driver alcohol prior to the accident was uninsured. At trial, John was awarded \$3,600,000 in damages. However, this was a pyrrhic victory as only \$50,000.00 was able to be recovered, the drunk drivers automobile insurance coverage. I represented John for free and continue to represent him at no charge attempting to collect against whatever assets I can locate against the bar. However, things might have been easier for John had he carried Underinsured Motorist Coverage.

Another young man, Igor Cominsky, a college student at the University of Pennsylvania, was riding his motorcycle through the intersection of Bustleton Avenue and HELLERMAN Street. He had a steady green signal. A motor vehicle driven by another young man, turned left in front of the motorcycle. This driver was on his way to Church and did not see the motorcyclist. Igor had no time to slow down and slammed into the passenger side of the Church-going SUV, striking his chest hard across the frame of the left-turning vehicle. The young man died instantly. The driver of the other vehicle carried insurance coverage of only \$25,000.00. Igor had no Underinsured Motorcyclist Coverage. When Igor died, he owed \$50,000.00 in college loans for which is family is now responsible.

The message of this email is clear: Please buy Underinsured Motorist protection. Many motorists buy only minimal coverage because their only concern is driving legally. The only way to protect yourself from injury caused by an underinsured driver is to purchase Underinsured Motorist Coverage. If you have more than one vehicle, you should also stack your coverages. This will permit you to multiply the amount of your Underinsured Motorist Coverage by the number of vehicles insured.

Should you have any questions about any aspect of your automobile insurance policy and how to protect yourself in the event of an accident, please call me at any time. No matter how safely you drive, you cannot control the actions of some other driver. Please protect yourself and your family by being prepared.

Anthony J. Baratta