

# LawClips

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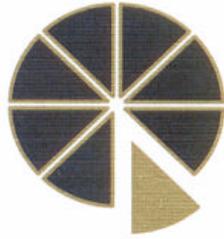
*Topics for the Month:*

## What is Uninsured and Underinsured Motorist Coverage?

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### Uninsured Motorist Coverage:

This is mandatory automobile insurance coverage. UM coverage provides insurance protection in situations where there is no liability insurance coverage on the other vehicle. UM coverage is “portable.” This means the coverage follows the person. UM coverage is also available in a hit-and-run accident.

Most policies require physical contact between the uninsured motor vehicle and the vehicle and/or body of the injured person. The amount of UM coverage is dictated by the person who purchases the coverage.



Steven D. Hitzeman

### Underinsured Motorist Coverage:

This is optional automobile insurance coverage. UIM coverage applies to a situation where the liability limits of the other vehicle are not sufficient to cover all damages. Whether or not this coverage can be tapped into depends on these factors: The amount of coverage purchased and the amount of liability coverage on the other vehicle. If the amount of liability coverage is identical to the amount of UIM coverage, many UIM policies will NOT pay out on the UIM claim. In defining an “underinsured motor vehicle,” many policies compare the amount of UIM coverage to the amount of liability coverage. Coverage only exists when the liability limits are **LESS** than the UIM limits. For example, if the other vehicle has \$100,000 in liability limits and you have \$100,000 in UIM coverage. Under many UIM policies, there is no coverage in this situation.

Moral of the Story: **The more UIM coverage, the better.**

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**Call Your Insurance Agent to make sure you have adequate coverage, before the unexpected happens. Also, feel free to call Attorney Steve Hitzeman at the Stellpflug firm to discuss your rights.**