

What to Do If an Uninsured/Underinsured Driver Hits You

Tags: uninsured, underinsured, car, accident, injury, injuries, Las Vegas, Clark County, Henderson, Nevada, I-15, I-215, I-95

You're driving along Interstate 15 (I-15), I-215, or I-95 and you're suddenly hit by another driver and suffer a serious injury. You may think to yourself, "I'm hurt and I know this other person is at fault. I guess their insurance will cover my medical bills." Unfortunately, a problem you commonly encounter in Las Vegas is uninsured or underinsured drivers.

Nevada law requires drivers to carry insurance, but this doesn't mean every driver has insurance. Someone may have had insurance and then let their policy expire, but are still wreaking havoc on the roads. Then, there are other drivers who have insurance, but the amount of coverage on their policy is so small that it may not be enough to fully cover your medical bills, lost wages, and pain and suffering.

The [minimum coverage required in Las Vegas, Clark County, Henderson, and anywhere else in Nevada is](#):

Bodily Injury

\$15,000 for the death or injury of any one person, any one accident

\$30,000 for all persons in any one accident

Property Damage

\$10,000 for any one accident

I strongly recommend purchasing more than minimum coverage. Why? Because if you're seriously hurt in a car crash, your policy limits may not be enough to cover all of your expenses. For example, if your injury claim is worth \$75,000, but you and the at-fault driver only have the \$15,000/\$30,000 bodily injury minimum, you will only be paid \$15,000 by the at-fault driver's insurance company and \$15,000 by your own underinsurance carrier.

What's the best way to protect yourself if an uninsured driver hits you? The answer is [uninsured motorist/underinsured motorist \(a.k.a. UM\) insurance](#). With this coverage, you can file a claim against your own insurance to help recover compensation for your injury. This may seem odd since your own insurance company will act as a defendant for the at-fault, uninsured driver, but it allows you to recoup additional compensation to help cover your expenses.

About the Editor: Farhan R. Naqvi is a [Nevada personal injury lawyer](#) who has experience representing victims injured in [car accidents](#), [drunk driver crashes](#), [truck wrecks](#), [slip and falls](#), [taxi cab accidents](#), and [bicycle crashes](#). He also has experience

handling [spine injury](#), [product liability](#), [underinsured/uninsured driver](#), and [wrongful death](#) cases. If you've been seriously hurt in an accident, give Farhan a call at 702-553-1000 for a free, no-hassle consultation.