

Involved in an Accident Involving an Uninsured Motorist?

Seeking compensation from an uninsured Arizona motorist can be difficult. It's hard to make a claim against a person with no insurance because typically they don't possess enough assets to warrant litigation. You can, however, make a claim against your insurance company to recover damages in the case of serious injury. Your insurance company will usually compensate you for the following expenses:

- Loss of wages
- Physical and emotional pain, suffering and permanent injury
- Medical expenses
- Loss of future earning power

Of course, the damages you recover depend on your policy, but generally you are legally entitled to recover damages if you can prove that the uninsured motorist was at fault in causing your damages or injuries and that the damages can be measured and a certain amount of money will cover their expense. Depending on your policy, you may even be able to acquire compensation for the property damage to your vehicle. If your uninsured motorist coverage does not include property damage, and you do not carry collision coverage, then you'll probably have to pay out of your own pocket for the damage done to your vehicle by an uninsured motorist.

You can improve your case significantly by being able to provide as many details as possible about your accident. Because it is often hard to retain accurate memories of an accident, keep a running log of details related to your accident. Write down such details as the time of day and week the accident occurred, the name and badge number of the attending police officer, the purpose of your trip and features of the accident location. These details will come in helpful when settling an uninsured motorist's claim with your insurance company and will ensure that you receive adequate compensation for injuries and damage sustained in the accident.