

Why Uninsured Motorist Coverage is Crucial

I have been a practicing attorney since 1984 and over that time period not only have my offices represented over 5,000 clients regarding serious personal injury and death claims but I have also had the opportunity to screen close to 100,000 potential personal injury claims on behalf of people seeking help. Many of those potential claims did not involve injuries serious enough to involve my office as we handle only serious or catastrophic injury claims, however, there was a significant subset of claims that would have qualified except for the fact that they were fatally flawed due to the party causing the harm either having no insurance or no assets, or both.

The reason why no insurance or no assets is a fatal flaw is because as the old idiom states “it is impossible to squeeze blood out of a turnip”, meaning that you can’t get money from someone who has no money. In most cases the “turnip” causing your injuries will merely file bankruptcy even if you obtain a million dollar judgment from a jury. After the bankruptcy case concludes, 9 times out of 10 the judgment that the jury gave you is not even worth the paper upon which it is written.

So how do you protect yourself from the turnips of the world? Well, it is hard to do so when the injury causing event is not related to an accident involving a motor vehicle but it is very easy to do so when you are riding in an insured motor vehicle where the insurance policy includes Uninsured Motorist coverage.

The biggest mistake made when buying auto insurance coverage is either not buying Uninsured Motorist coverage or not buying sufficient Uninsured Motorist coverage. Statistically if you are going to sustain serious injuries in your lifetime, the number one way you are going to sustain those injuries is in a motor vehicle accident. According to the National Transportation and Safety Board, more than 2.9 million people are hurt in motor vehicle accidents on a yearly basis nationwide. Here in California, the best estimate by the DMV is that anywhere from 19% to 23% of our driving population is driving an uninsured vehicle at any given time, despite the mandatory insurance laws we have on the books.

Having Uninsured Motorist coverage is so important that it is the **ONLY** coverage contained in your entire auto insurance policy that must **SPECIFICALLY** be excluded with a signed statement from you. If the insurance company cannot produce that signed statement later on when a claim is made, they must afford you that coverage **EVEN IF YOU DID NOT PAY FOR IT!** So is Uninsured Motorist coverage important? Of course it is but just don’t believe me, the State of California also thinks it is important so please check your policy now to make sure you do have it.

The bottom line is that if you are going to sustain serious injuries in your lifetime, which I hope you never do, the odds are that those injuries will be sustained in a motor vehicle accident of some sort. If that accident takes place here in California, you have better

than a 1 in 5 chance of that accident involving a turnip who has no insurance coverage. And the problem with turnips who have no insurance coverage is that they usually have no assets as well. If they did, they probably would have been responsible enough to have insurance coverage in the first place.

So now that you have the answer to the question posed by this blog posting, the next question out of your mouth should be “...well, how much coverage should I have and how does Uninsured Motorist coverage really work”? The detailed answers to those smart questions are critically important and they will be provided in my next blog post. In the meantime, check your policy and make sure you have Uninsured Motorist coverage. The turnips of the world are out there just waiting for the opportunity to make your life financially miserable; don't let them do it.

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