

Uninsured and Underinsured Injury Cases in New Jersey. Hit & Run Accidents in NJ.

Kenneth Vercammen & Associates Law Office helps people injured due to the negligence of others. We provide representation throughout New Jersey. The insurance companies will not help. Don't give up! Our Law Office can provide experienced attorney representation if you are injured in an accident and suffer a Serious Injury.

Uninsured and Underinsured Injury Cases. Injured Persons Obtaining Money Recovery if Negligent Drivers Don't Have Adequate Insurance.

Most injuries to drivers involved in multi-vehicle accidents are the fault of the other driver and, even though you may have adequate insurance coverage, the responsible party may not.

New Jersey law generally requires a driver to have:

\$15,000 for injury or death of 1 person per accident.

\$30,000 for injury or death of 2 or more persons per accident.

\$5,000 for property damage per accident.

However, New Jersey also permits the sale of a new ³basic² policy which essentially provides no coverage at all if someone is injured.

"Uninsured motorist" means that the person responsible for your injuries is operating a vehicle without any insurance coverage whatsoever. If you have purchased uninsured motorist coverage, you will be able to collect from your insurance company to recoup your damages (both property and personal).

"Underinsured motorist" means that the person responsible for your injuries has opted to purchase only the minimum policy required by law. If you have purchased underinsured motorist coverage, you will be able to collect from your insurance company to recoup your damages (both property and personal) that exceed the responsible party's limits. We can often help you if you are seriously injured and the defendant has minimal coverage or was uninsured.

It is imperative that you carry insurance that includes "uninsured motorist"

coverage and "underinsured motorist" coverage.

Drivers are responsible to pay for catastrophic injuries. You must protect your interests and your future by making sure that your insurance policy includes protection against drivers who are irresponsible.

In the event that you have been hit and injured by someone who carries only the minimum policy required by law, or even worse someone who has no insurance coverage at all, you must protect yourself. Never drive or ride without insurance and never purchase insurance without including high uninsured motorist coverage and underinsured motorist coverage. The nominal fee that insurance companies charge for the extra coverage may save you thousands of dollars in the long run.

"We strongly recommend that every person carry a minimum of \$300,000 in uninsured/underinsured coverage. This is the insurance you carry that protects YOU, not the other guy - who's more important? The cost is minimal and the benefits to you if you need it can protect you against devastation."