

What to do when hit by an uninsured motorist

According to an April 2011 report from the Insurance Research Council (IRC), nearly one in seven drivers across the United States is uninsured. “This trend in the percentage of uninsured motorists is an unfortunate consequence of the economic downturn,” said Elizabeth A. Sprinkel, senior vice president of the IRC. This results in drivers with insurance bearing the burden of paying for injuries caused by drivers’ not carrying insurance. In addition to uninsured drivers, many drivers also carry the state statutory minimum coverage limit (\$20,000), which doesn’t cover much with today’s cost of healthcare. That situation is called underinsured – where the adverse driver is “underinsured” for the full amount of the injured party’s damages. In this case, the injured party also must rely on coverage from their own auto policy, for coverage over and above the limits of the adverse driver’s policy. After a [car accident](#), an individual may be concerned in how to respond as they are trained to ask for insurance information.

If you are hit by an uninsured motorist (or an underinsured motorist) who is at fault in the crash, there is an opportunity for you to be compensated. The Illinois Department of Transportation (IDOT) requires that you submit an Illinois Crash Report to the IDOT Accident Report Office:

3215 Executive Park Drive
Springfield, Illinois 62766
(217) 782-4516

In the instance where you have been injured as a result of a [motor vehicle accident](#) caused by either an uninsured (UM) or underinsured (UIM) driver, you must look to your own automobile insurance policy for coverage. Unlike the coverage carried by an adverse driver, you have complete control over the quality (not all insurance companies treat you the same) and the amount of UM and UIM coverage you carry. Don’t wait until you are involved in a motor vehicle accident – review your coverage NOW! Most people carry UM and UIM coverage of \$100,000 – this is way too low! A few days in the hospital and a minor surgery will exhaust that limit. So, look at your declarations page (the page that lists your coverages), and increase your UM and UIM (this will be the same coverage limit for both coverages) to at least \$250,000. Then if you are injured by an uninsured or underinsured motorist, you know you have \$250,000 to protect yourself.

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Association Board of Directors. For more information on The Law Offices of R.F. Wittmeyer, Ltd. visit <http://injurylawattys.com/>.

Sources:

- <http://www.ircweb.org/>
- <http://www.cyberdriveillinois.com/departments/drivers/faq.html>
- <http://www.ilga.gov/legislation/ilcs/ilcs4.asp?DocName=062500050HCh%2E+7&ActID=1815&ChapterAct=625%20ILCS%205%2F&ChapterID=49&ChapterName=VEHICLES&SectionID=28580&SeqStart=85200000&SeqEnd=94300000&ActName=Illinois+Vehicle+Code%2E>