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COVERAGES:

What's Available Under a Typical Florida Auto Policy



By Eddie Farah, Attorney At Law

UNPACK THE MYSTERY OF YOUR INSURANCE POLICY

Your car is one of your most valuable assets. It can also be one of your most dangerous in terms of the harm it can cause. Accidents, especially if your fault, can affect your financial security and jeopardize your assets. To most people, insurance is a mystery. While it's common practice to have a insurance, most don't understand what their policy actually covers.



REQUIRED BY FLORIDA LAW

Florida law only requires a motorist to purchase Personal Injury Protection (PIP) of $10,000 and Property Damage (PDL) of $10,000. This insurance is mandated for any motor vehicle registered in Florida.

The Florida Department of Highway Safety and Motor Vehicles may require you to meet certain financial obligations by purchasing more coverage. If you try to read your insurance policy, it seems as if it is written in another language. Even lawyers have difficulty understanding all the terms and the meanings of various parts of the policy. Thousands of lawsuits have been filed asking the courts to determine what these policies actually mean.

A TYPICAL AUTO POLICY OFFERS 10 TYPES OF COVERAGE:



1. Bodily Injury Liability:

It pays the medical and other expenses of those people injured or even killed in accidents you cause.



2. Property Damage Liability (PDL)

FL law requires you to maintain $10,000 of property damage liability coverage. It covers damages your car causes to property. Usually that is the other car or cars involved in the accident, but it also covers damage you do to any object you hit - garages, buildings, lampposts, fences, whatever.



3. Collision:

This is coverage for the damage done to your car when it collides with other vehicles or objects.



4. Comprehensive

This covers damage to your car that results from something other than a collision with another vehicle. Examples include damage caused by hitting a deer, or a rock hitting your windshield. It also includes coverage for theft.



5. Medical Payments:

It pays medical and even funeral expenses for you, as well as members of your family and passengers of your car if it is involved in a collision, regardless of who caused the accident. It also covers you as a pedestrian if you are hit by a vehicle. This coverage is added to your PIP benefits.



6. Uninsured/Underinsured Motorist Coverage:

It pays for your injuries if you are hit by a driver who does not have insurance or does not have enough insurance. For example, if you are involved in an accident that was not your fault and the driver who caused the accident only had a $25,000 policy and your claim is worth $100,000 then your UM/UIM insurance (if you have the proper coverage) would pay the other $75,000 to fully compensate you for your injury.

This type of coverage also covers you even if you are a passenger in someone else's car or even driving someone else's car. Uninsured motorist coverage also covers you, for instance, if you are a pedestrian hit by another vehicle or are riding a bicycle. It also covers you for a hit-and-run crash, or if debris causes you to crash while driving. Uninsured motorist is available to all resident relatives in your household.



7. Personal Injury Protection:

This is also called "PIP" or "No-Fault" insurance. This coverage is mandatory in Florida and allows you to collect lost wages, medical and funeral benefits up to a maximum or $10,000 per family member or other passengers, regardless of fault. It pays 80% of each bill and 60% of loss wages up to $10,000.



8. Additional Equipment

Should you add additional equipment to your car after it left the factory (for instance, upgraded the car stereo system or monster tires), it needs to be added to the additional equipment section of your policy. If it is not added, you will not have coverage for those items added to your vehicle.



9. Rental Reimbursement:

This coverage reimburses you for a rental car when your car has been damaged in an accident.



10. Towing:

When your car breaks down, this coverage reimburses you for towing charges incurred.

CAR ACCIDENTS NEVER REST, SO NEITHER DO WE.

At Farah & Farah, we work together in groups to give your case the resources and dedication it deserves. Our legal team is comprised of respected and experienced attorneys, case managers, investigators, and legal assistants, all of whom are available to personally meet with you and discuss your case.

Our personal injury attorneys make your one shot at compensation count, representing working people and families in matters involving: auto accident, personal injury, medical malpractice, workers' compensation, social security, slip & fall, trucking accidents, maritime law, boating accidents, nursing home abuse and animal attacks. We're here for you. Here for good.



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Contact us today for a **free consultation.**

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