

The Brown Report

Burdine & Brown | Workers' Compensation, Personal Injury, Disability Law | Gwinnett & Georgia

UNINSURED MOTORIST INSURANCE.... WHAT IS IT AND WHY YOU NEED IT

It is absolutely amazing that at our first meeting, most of my automobile accident clients, tell me that they have "full coverage" auto insurance because that is what they think they purchased. Unfortunately, what we discover is that they only have the minimum full coverage. The insurance agent does not talk about what is minimum. That is what this article is all about. Here is a simple example:

You are driving along the highway at the appropriate speed and you approach an intersection. You have the green light and you are moving through the intersection. From the other direction a large 2006 Chevy Silverado Pickup truck approaches the intersection as well, but the driver is on the cell phone as he/she drives right through the red light. The pick-up truck "T-bones" your vehicle causing you a cervical disc injury that may require physical therapy, injections, medical treatment and ultimately a one level cervical spine operation. Combined with the neck injury you also sustained an injury to your elbow, likewise needing surgery because you have a nerve entrapment as a result of broken bones in your elbow.

Your agent sold you minimum "full" coverage. You have \$25,000 of liability insurance and NO uninsured motorist coverage.

You have no group health insurance or health insurance with a huge deductible and you look to get paid for your injuries by the negligent driver's insurance company so that you can have the necessary surgeries. The total cost of these two surgeries plus the cost of the treatment before and after surgery will be at least \$125,000, plus the doctor's charges, hospital charges, medication, etc.

The driver for the 2006 Silverado is "fully covered" just like you. What does that mean? It means that he/she can legally have the minimum coverage of \$25,000 in insurance that we will collect from the driver's insurance company. If that is all the insurance coverage this person has purchased, that means this is all we can get. Unless you will personally sue this person (I must tell you that no lawyer wants to do that, because the driver may



file bankruptcy at any time making the entire issue moot), you have no way to pay for your medical care.

If I had advised you before you purchased this policy of insurance I would have told you that you need to tell your agent that they need to provide you with UM insurance. If you have purchased liability insurance for \$100,000 which covers you when you are responsible for the accident, then you can also purchase UM coverage for the same amount, this allows you to add on UM coverage so then we can do the following for you in this example:

- We will make the case for the full \$25,000 of the policy of the at fault driver

- We will make a claim against your own insurance company for up to \$100,000 (and your premium will not go up because you were not at fault).

As you can see, there still may not be enough money to cover two major surgeries. However, you will stand a much better chance of recovering an appropriate amount of money for your serious injuries. If you did not purchase the UM coverage then you will barely receive money to pay for some therapy and for some medication and perhaps one or two injections (at \$3,000 each).

The moral of the story is to always purchase Add On UM insurance coverage. There are too many people on the highways who have purchased minimum coverage. There is no requirement under Georgia Law that requires people to have any UM coverage. If you are not purchasing UM coverage you are proceeding at your own risk when at least 40% of people driving on the Georgia roads at this minute have only the minimum liability coverage for their automobiles.

Please be advised accordingly and please always consider purchasing UM insurance. The cost is very small and the benefits are great. If you drive, you need UM coverage to protect you and your family from possible financial disaster or hardship. So, what is in your policy?

The information contained here is not intended as legal advice. Your receipt of this newsletter does not mean I am your attorney. If you need legal advice or an attorney, consult personally with a legal professional.

RESCUED FROM THE JAWS OF MORGAN & MORGAN

Recently a sweet lady was involved in an automobile accident due to the negligence of another driver.



She knew she was hurt badly. She didn't know what to do but knew she needed a lawyer. She called her sister who lives in Florida, who told her to hire Morgan & Morgan.

This sweet lady whom we shall call "Jane Green" called Morgan & Morgan in Atlanta the same day her accident took place. She was sent a contract electronically and after signing it, was told Morgan & Morgan will contact her "in a few days" She was given no guidance, no contact person to call, no medical treatment was set up for her, and she was given no advice about the damages to her vehicle.

Fortunately, a friend of mine heard "Jane Green" express

dismay, concern, and then anger since she was in pain, was having a hard time working and had not heard from Morgan & Morgan.

My friend suggested she terminate the contract with Morgan & Morgan (which she did in a two sentence letter). This mega firm likes to pride themselves with advertising that they are "for the people" but apparently only when they get around to actually doing the work for the people.

We took over Jane's case and within 24 hours had her car damages evaluated, including a diminished value evaluation, had her set up with an orthopedic surgeon's office but with an appointment to see the Physician's Assistant and have a MRI. Medicine was ordered to give Jane some relief from the pain she

was experiencing so she could continue to work. All this was done by two paralegals with guidance from me and I interviewed Jane.

The moral of the story: Big isn't always better. A personal touch is

something we strive to accomplish. Big law firms require you, the client, to jump through multiple hoops or layers of people before you can receive genuine legal advice from the attorney. I try to make that happen quickly. Give us a try!

About Tom Brown

Tom has been handling workers' compensation and disability claims since 1979. He is a founding member of the Workers' Compensation Claimants Lawyers (WCCL) and an active member of the Georgia Trial Lawyers Association. He helps to change injured workers' lives by fighting for the best medical care possible, which ultimately produces the best settlement for the injured clients he and his team represent.



Tom and his wife also travel to Uruguay, South America, to help build and strengthen struggling local churches and organizations. He has been to Uruguay 25 times in the past 19 years and loves this work. They have made many wonderful friends over the years.

LAW OFFICES OF **BURDINE & BROWN**

A newsletter about workers' compensation claims, personal injury claims, and social security disability claims.

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Free Consultation

At Burdine & Brown there is no charge or fee to meet with us for an initial consultation about your situation.
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