

COVID-19 and the Increasing Number of Uninsured Drivers – How to Protect Yourself by AutoAccident.com

SACRAMENTO, Calif., May 27, 2020 (SEND2PRESS NEWSWIRE) – AutoAccident.com: With the unemployment rate at sky-high levels since the pandemic hit, many families are faced with difficult economic choices. For some that may mean having to choose between paying rent or continuing to pay for car insurance.



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The number of uninsured drivers on the road is now higher than ever, and this trend may continue in the months, perhaps years, to come. What that means for the other drivers out on the road is that it is now more important than ever to ensure that you have adequate uninsured/underinsured (UM/UIM) motorist coverage on your own auto insurance policy.

Being Hit by an Uninsured Motorist

If an uninsured motorist causes an accident and you suffer injuries and/or damage to your vehicle, there is no insurance on the “other side” to compensate you for your losses. In addition to the numerous uninsured drivers on the road, many insured drivers only carry \$15,000 in liability coverage,

which does not go far in a serious accident. That is why it is crucial to purchase as much UM/UIM coverage as you can reasonably afford so that you will have an adequate source of monetary recovery for your damaged or totaled vehicle, medical expenses, wage loss, and pain and suffering.

Here are the Minimum Insurance coverage Amounts We Recommend

One point of which to be aware is that your UM/UIM coverage cannot be higher than your liability limits. Here are the minimum coverage amounts that we here at AutoAccident.com recommend:

– We suggest that all Californians get at least 100,000/300,000 liability and UM/UIM coverage to protect themselves and their families.

– If the family income is more than 100,000.00 per year, we suggest you increase your limits to 250,000/500,000.

– For higher-income earners, we recommend that you seriously consider purchasing an Umbrella Policy that includes large UM/UIM limits.

Most umbrella policies do not include UM/UIM coverage. For more information, please feel free to call AutoAccident.com at (916) 921-6400 and Tami of our office will be glad to give you names of insurance companies that offer such policies.

The cost of an Umbrella Policy with 1 Million UM/UIM coverage is approximately \$300-\$400 per year.

For further information, visit <https://www.autoaccident.com/> or contact:

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About AutoAccident.com:

Established in 1982, AutoAccident.com is a Sacramento, California based Personal Injury law firm providing legal assistance with cases involving auto accident and personal injury, motorcycle accidents, wrongful death, medical malpractice, consumer product liability and railroad injury. It is a top-rated member of Avvo, the Million Dollar Advocates Forum, the Better Business Bureau and National Association of Distinguished Counsel. They are also proud members of Pledge 1%.