

MINIMUM COVERAGE, MAXIMUM RISK.

**THIS ESSENTIAL PROTECTION IS
CRITICAL, NOT OPTIONAL.**



Real-World Case Study: The Trouble With State Minimums

Ian, age 36, a responsible bank teller, carried state minimums for personal auto liability insurance with the best intentions, thinking that it was plenty. But when he accidentally struck Jackie, an aircraft mechanic, on her bike, they both would find out how costly this choice would be.

A LIFE UNMADE

Jackie suffered serious injuries requiring several surgeries and intensive physical therapy to recover and even though she was **not at fault for the accident**, she got a \$650,000 hospital bill.

HOW IT WENT (EVEN MORE) WRONG

Ian's minimum coverage for Jackie's medical bills was quickly exhausted – he was underinsured – so **she had no choice but to sue him for reimbursement**, incurring legal fees paid in advance, out of her own pocket. Since Ian didn't have significant assets, he declared bankruptcy, putting Jackie back to square one. Burdened by debt, unable to work and without compensation for lost wages, she too was forced to declare bankruptcy.

REWRITING THE STORY

If Jackie had a personal umbrella with \$1MM excess UM/UIM, **it would have kicked in after the underinsured motorist on her auto was exhausted** to take care of lost wages and medical bills.

CONTACT ME FOR A QUOTE

Policies start at about \$10 a month.

WHAT YOU NEED TO KNOW

- **Why UIM?** If you're in an accident and the other driver is at fault and has limited coverage, it covers the gap between what their policy pays and your medical expenses. Without it, you are responsible for the difference.
- **UIM is insurance for your benefit.** It's insurance for you and your passengers. It takes care of bodily injury and ensures your well-being.
- **Health insurance won't rescue you.** It won't cover lost wages, pain and suffering or emotional distress and has limits for essential medical care, like physical therapy. And co-pays add up. If your bills are \$650,000 and your health insurance pays 80%, you would be responsible for \$130,000.



*UM/UIM premium is based on number of cars and drivers in the household. Premium billed annually. Names and identifying details in claim example have been changed to protect the privacy of individuals. Underwriting criteria varies by state. Visit us online for guidelines. A.M. Best rating effective September 2015. For the latest rating, visit ambest.com. California Insurance License OD08438