



Uninsured/Underinsured Motorist: The Right Insurance to Protect You After an Accident

When a negligent driver or vehicle owner causes you bodily injury, significant medical bills or loss of income, there is the possibility that the driver will have limited or no insurance to pay for your losses. In hit-and-run accidents you may not have an opportunity to get the driver's information. In these situations, you suffer potentially catastrophic financial losses without hope for reimbursement—unless you have uninsured/underinsured motorist (UM/UIM) coverage.

Filling the Insurance Gap

UM/UIM coverage is important protection to have for your family. In the unfortunate event that a negligent driver causes you harm, but does not have sufficient coverage, your insurance carrier will step in. Your own insurance will provide you with payments up to the UM/UIM coverage limits you purchased.

Purchasing UM/UIM Coverage

According to Florida law, your agent must offer you UM/UIM coverage when you purchase automobile insurance. You have the right to obtain UM/UIM coverage up to the limit of the amount of bodily injury coverage you purchase. Do not waive that right.

If you are unsure of how much bodily injury coverage you should purchase, discuss your concerns with your agent. We strongly recommend that you purchase at least \$100,000 of bodily injury coverage. This will allow you to purchase UM/UIM coverage up to \$100,000 per automobile. If your financial circumstances warrant, you should buy higher limits of both bodily injury and UM/UIM coverage.



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Darol's practice focuses on personal injury and wrongful death claims and litigation in a wide array of complex commercial and civil disputes.

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Stack Your UM/UIM Coverage

Florida law allows insureds to stack their UM/UIM policies. Stacking enables you to combine all UM/UIM coverages from each of your vehicles when you make a single claim.

When an accident is the result of someone else's negligence, we encourage accident victims or their families to reach out to a competent, compassionate and aggressive legal team.

Farr Law Firm since 1924

Since 1924, the Farr Law Firm has held to our history and tradition of dedication to our community while working with clients to resolve disputes, solve complex problems, realize new opportunities, preserve and protect wealth and maximize growth in changing environments.

Farr Law Firm has been recognized as one of "Florida's Top Ranked Law Firms" for 2015 by LexisNexis® Martindale-Hubbell®. We may be able to help you or your business. Call our office at 941.639.1158, or visit us on the web at www.farr.com.



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