



WALBORSKY BRADLEY | FLEMING

PERSONAL INJURY ATTORNEYS

Understanding Your Auto Insurance Policy

There are only two types of automobile insurance coverage required under Florida law: Personal Injury Protection (PIP) and Property Damage Liability (PD) coverage. These coverages are mandatory for every person who owns and registers their vehicle in the state of Florida. We often hear the phrase “full coverage” as it relates to automobile insurance, but the phrase “full coverage” has no legal meaning at all. Below, you will find a brief overview of the important coverages for your automobile.

Uninsured/Under-Insured Motorist (UM/UIM): This elective coverage is important as Florida does not require Bodily Injury Liability coverage. This UM/UIM coverage will provide benefits for your injuries and damages in the event the at fault party does not carry or carries very minimal Bodily Injury coverage. Thus, while the state of Florida does not require UM/UIM coverage, it is highly recommended to ensure you are covered under all circumstances.

Personal Injury Protection (PIP): This is the primary coverage for your own medical bills when injuries are sustained in a car crash, no matter who is at fault for causing the crash. In Florida, PIP benefits of \$10,000 in coverage are mandatory. PIP will cover 80% of all medical bills and 60% of your lost wages resulting from a crash up to the \$10,000 policy limit.

Medical Payment Coverage: This is additional elective coverage that ensures your medical bills are paid at 100% up to a certain coverage limit as Med Pay covers the remaining 20% of your medical bills that Personal Injury Protection coverage does not. After a car crash, this coverage can pay for EMT or ambulance fees, hospital visits or stays, doctor visits, surgery, x-rays, professional nursing services and care, funeral costs, and many other things.

Bodily Injury Liability (BI): This provides coverage for personal injuries that you cause to others. It is not required to drive a vehicle in Florida but is highly recommended. You can elect this coverage in many different increments and it can help protect you from personal liability when you cause injury to another in a car crash.

Property Damage Liability (PD): This will cover the cost of any damage to another vehicle when you are determined to be at fault for a crash. The at fault driver is responsible for paying the property damage they cause.

Comprehensive/Collision: Comprehensive auto insurance helps cover damages to your vehicle that a car crash did not cause. For example: vandalism, theft, wind shield repair, civil disturbances, etc. Collision insurance covers damage to your vehicle if a collision with another vehicle or object led to your damages. For example: another car collides into your vehicle, you accidentally back into another car, you hit a foreign object, roll your vehicle, etc. This coverage can become important if you cause the crash and need your vehicle fixed, the vehicle that causes the crash does not have PD coverage or does not have enough PD coverage to compensate you for the damage to your vehicle. Make sure to pay close attention to the deductible you select here, as that is the amount you will be responsible for out of pocket when having your own insurance cover any damages.