Attorney Randall J. Paulson Discusses the Importance of Uninsured Motorist Coverage

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SANTA ANA, Calif. (PRWEB) January 23, 2019 -- California personal injury attorney Randall J. Paulson, of the Law Offices of Randall J. Paulson, urges drivers to not overlook their options on automobile insurance policies, especially uninsured motorist coverage.

“Uninsured motorist coverage is relatively inexpensive to add to your policy, given the risk you are taking by not having it,” said Paulson. “It also includes underinsured coverage.”

Keep in mind that insurance policies for automobiles carry several line items that you can select for inclusion. In California, for example, minimum liability coverage of $15,000 is mandatory. If drivers don’t carry at least the minimum, the vehicle is deemed uninsured and their driver’s license can be suspended. As well, if you are ever subjected to a traffic stop and cannot show proof of insurance, you can be ticketed and a substantial fine can be imposed. Additionally, if you are in an accident and not the at-fault party, you cannot recover pain and suffering damages if your vehicle is uninsured.

Optional coverages include “comprehensive, which covers your vehicle as well as its contents if it is stolen or damaged due to an event other than a collision such as vandalism” noted Paulson. “Collision covers your vehicle damage in case you’re in a collision.”

If you do not carry collision coverage and the at-fault party is uninsured, you will either have to pay your own repair bill out-of-pocket, or recover from the at-fault party. If your vehicle is determined to be a total loss, your insurance policy will not pay you the fair market value of your vehicle, leaving you to fund your own vehicle replacement, or wait for recovery from the at-fault party. Also available is medical payments coverage, which pays one’s medical expenses for medical treatment if you are injured in an accident regardless of who is at fault.

Most importantly, though, uninsured (UM) coverage protects one if they are in an accident and the other vehicle is not insured; this also include underinsured (UIM) coverage in case the other vehicle’s coverage is insufficient to pay your damages. “Risk factors of not having this line item on your policy are much greater than your potential savings by not having it,” added Paulson. “It protects you in the event that you are a victim of an accident that is caused by someone else. UM coverage protects your vehicle as well as you personally for bodily injury. If you do not have UM coverage on your policy and are in an accident and the other vehicle doesn’t have insurance your only recourse is to sue the at-fault party for your damages.”

In fact, the likelihood of a driver recovering from someone who is uninsured is probably zero because they often have no assets. If the other vehicle is underinsured and your damages exceed the other vehicle’s policy limits, you will have to either live with loss if you accept the other driver’s policy limits in settlement or reject the policy limits and sue for your damages.

“By way of example of how UIM coverage works, if the at-fault party carries only the minimum of $15,000
and your damages exceed that amount, your recovery will be limited to the limits of the other party’s coverage,” concluded Paulson. “However, if you have underinsured coverage, it will cover the difference if your UIM coverage is greater than the other party’s coverage. I suggest that you carry at least $30,000 in both liability and UM coverage.”

About Randall J. Paulson, the Law Offices of Randall J. Paulson
Randall J. Paulson brings a rich and diverse background of personal and business interests to the practice of law. The Law Offices of Randall J. Paulson focuses on personal injury and employment law. The office is located at 1651 E. 4th St., Suite 215, Santa Ana, CA 92701. For more information, please call (714) 541-1023, or visit http://paulsonslaw.com/.

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