

Why Underinsured Motorist Coverage Is So Important in Pennsylvania

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You may be a responsible driver and abide by the state's auto insurance laws, however not everyone else does. Interestingly, Pennsylvania has one of the lowest rates of uninsured drivers in the nation. However, the City of Philadelphia and Pittsburgh have many uninsured and underinsured drivers. To be an insured driver in Pennsylvania, you only need \$15,000 of coverage. This amount is usually not enough to cover someone's injuries.

In order to protect yourself and your family, you absolutely want to have underinsurance (UIM) and uninsured (UM) coverage on your own automobile policy. This extra insurance protection is usually very reasonable to purchase and will protect you if you are in an accident.

UIM Coverage

UIM/underinsured motorist coverage applies to car, truck or pedestrian accidents where the at-fault driver didn't have enough car insurance coverage to compensate you (or a member of your household), i.e., the negligent driver was *underinsured*.

If you have this type of coverage on your policy, you may make a claim against the negligent driver for up to the limits on their car insurance policy. In addition, you'd be able to make a claim under *your own* policy for the UIM benefits, up to the amount you purchased.

UM Coverage

UM/uninsured motorist coverage applies to auto accidents where the at-fault driver didn't have any insurance at all, i.e., a hit and run driver where the driver is never found or a driver who didn't have their own car insurance policy and used another person's car without permission. In the latter situation, the owner's car insurance policy wouldn't apply because the driver who caused the accident didn't have the owner's permission to drive their car. Therefore, the negligent driver is considered uninsured.

Be sure to protect yourself and your loved ones and purchase UIM and UM coverage on your auto policies, you will be glad that you did.

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