

How Much Auto Insurance Do I Need?

by Chris Pittman

If you are injured in a car wreck caused by someone else, the primary source of funds to pay you for your damages comes through insurance. Generally, the insurance on the vehicle being driven by the person who caused the wreck is the first insurance that is available to pay for your damages. If you are the one who causes the wreck, your insurance is available to pay for the injured person's damages. Unfortunately, many of us do not have enough insurance coverage.



are playing with fire. If you cause an accident that results in substantial

Here is an example: If you cause a wreck and because of your negligence, a person suffers a head injury, is life-flighted to Nashville, and spends three days in the hospital and several months in rehabilitation, the injured person's medical expenses alone may be more than \$50,000. If you are sued and you are found to be responsible, your insurance company (if you have a minimum limits policy) will only pay the first \$25,000 in damages. You are going to be responsible for the rest.

Every time you turn on the television you see an ad for "minimum coverage" insurance. In Tennessee that is \$25,000 in insurance coverage. If you are driving the streets of Tennessee with such a minimum limits policy, you

injuries to a person and are sued, your insurance company is only obligated to pay up to the limits of your insurance policy. Any damages awarded above that amount are your obligation.

You can protect yourself from this situation by simply purchasing more insurance.

Additionally, having substantial insurance does not just protect you if you cause an accident, but it also protects you if you are injured due

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to the negligence of someone else. When you purchase auto insurance, unless you specifically opt out of it, you are also purchasing uninsured (UM) or underinsured (UIM) motorist coverage. UM or UIM coverage is insurance that steps in to pay for your damages when another person is at fault and that person does not have any insurance or does not have enough insurance to compensate you for your damages.

Here is another example: If you are hurt in a car wreck caused by someone else, you have \$50,000 in damages, and the negligent party has no insurance, your UM insurance would be available to pay for your damages up to your policy limits.

Finally, increasing your insurance policy limits is cheaper than you think. Depending on your driving record, you can probably increase your insurance to \$250,000 of coverage or more for about an additional \$200 per year. That is a small price to pay for peace of mind and financial protection for you and your family.



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