



UM, SUM, and Spousal Protection Coverage

When you purchase automobile liability insurance, you generally provide coverage for claims by others due to an accident caused by some mistake on your part. Unfortunately, the first “mistake” many people make is failing to provide adequate coverage for themselves and their family members. Take a moment to review these issues and consider whether **your** protection is not worth the relatively small investment required to provide these important coverages.

Uninsured Motorist Coverage (UM)

UM Coverage will provide compensation for your injuries under a number of circumstances, including when there is no coverage on a vehicle causing the injury, or if the vehicle leaves the scene. It is imperative that the accident be reported to the police and a copy of the report be sent to your insurance company promptly. If you are not the owner of the car you were in, or if you were a pedestrian, any policy covering a car in your household may provide coverage. Be sure you promptly notify all potentially responsible insurer carriers.

Supplemental Underinsured Motorist Coverage (SUM)

SUM Coverage is important to anyone with more than the barest minimum of liability coverage. Liability coverage for [personal injuries](#) - often referred to as bodily injury coverage - protects you from a claim caused by an inadvertent mistake on the part of the operator of your car - and *nobody* reading this article should have the minimum 25/50 policy. It only protects you to the extent of \$25,000 per injured person and \$50,000 per accident. Any recovery by an injured person over \$25,000 would have to be paid by you personally! A personal judgment can be collected from your bank account, salary, retirement savings, or other personal assets - even your home!

You should have no less than a 100/300 policy, then make sure your SUM coverage matches your bodily injury coverage in order to protect yourself for the same amount that you are protecting total strangers. SUM coverage allows you, your passengers, and household family members to receive compensation up to your coverage limits, in the event your vehicle is struck by someone who maintains lower policy limits for themselves.

Spousal Protection Coverage

This coverage is available based on a 2003 law. Previously in the State of New York, a husband and wife could not collect insurance coverage for personal injuries sustained in a motor vehicle accident if the accident was due to the spouse's negligence. While certain limited exceptions would provide some coverage in crashes involving multiple vehicles, many seriously injured and totally innocent victims went uncompensated. Even the young children of a deceased breadwinner would go without financial protection simply because the spouse of the deceased accidentally caused the fatal injuries. This new coverage allows a husband or wife to receive compensation from their own insurance company for injuries sustained in the event an accident



is determined to be the fault of the spouse. Remember, if you do not purchase this relatively inexpensive coverage, an injured spouse - or the children of a deceased spouse - cannot recover where the other spouse happens to have caused the accident.

These are highlights of a few important issues. There are many details and many other coverage issues your insurance professional can help you understand when it is time to invest in the right insurance that will provide you peace of mind. However, in the event of a claim, be sure to contact knowledgeable attorneys with the experience and perseverance needed to be sure you are fully and fairly compensated.

Keegan & Keegan, Ross & Rosner, LLP
147 N. Ocean Avenue
Patchogue, New York 11772

Phone: 631-475-9400
Fax: 631-475-0601
Website: <http://www.keeganlaw.us>