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Dear Friends and Members of Beach Cities Cycling Club and to your friends and family:

During these uncertain times one thing is certain:

While riding our bicycles we are all at risk that a negligent driver will crash into us causing serious injury or death. This negligent driver more often than not will have no insurance, minimum insurance or will be a hit and run driver. More than half of these crashes are caused by such drivers! With COVID-19 and the downturn in the economy this will only get worse.

Please protect yourself, your family and loved ones from an economic tragedy. Obtain the maximum uninsured motorist coverage you can from your liability carrier. Don't compromise your financial security.

Here are some answers to frequently asked questions about UM coverage.

1. What is uninsured motorist coverage?
 - Uninsured (including underinsured) motorist coverage should be part of every automobile policy sold in California. The coverage is designed to compensate you for a loss you suffer caused by a driver who is uninsured or inadequately insured. In California, insurance companies are required by law to include uninsured motorist coverage in every automobile policy unless you, the insured, knowingly and in writing decline the coverage.

2. Who is insured by my uninsured motorist policy?
 - When you purchase this coverage as part of your policy, it affords coverage for you and all members of your family who reside in your household with you. It will also include your minor children who do not reside with you or children who are away at college. You do not have to be a driver or passenger in order to be eligible for benefits. Uninsured motorist coverage applies if you are a pedestrian,

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bicyclist, or bystander as long as the offending motorist who causes your injuries was uninsured or underinsured. Uninsured motorist coverage also applies to the benefit of passengers in your car or persons driving your car with your permission who are injured by an uninsured or underinsured motorist.

3. When does uninsured motorist insurance apply?
 - Coverage comes into play when one who is insured is injured by a negligent driver who is uninsured or underinsured. Where there is a claim for injuries, an uninsured driver includes a hit-and-run driver as long as there is actual contact between you or your vehicle and the hit-and-run driver's vehicle.

4. What losses are covered?
 - Generally, uninsured motorist coverage is intended to compensate you for your economic and non-economic injuries and damages suffered as a result of the negligence of an uninsured, underinsured or hit-and-run driver. Non-economic damages are generally thought of as damages for pain and suffering, damage to your quality of life, damage to your ability to enjoy or engage in certain activities because of your injuries and other like losses. Economic damages generally include medical and related health care expenses you have to pay or owe for treatment of your injuries, loss of income or earnings, and damage to your ability to earn money in the future as well as other related out-of-pocket expenses.

5. How much uninsured motorist coverage must my insurance company provide me?
 - In California, your insurance company is only required to issue uninsured motorist in the minimum amount, even if you are purchasing a higher liability limit policy which will pay others for their injuries when you are the person at fault. If you have a \$100,000/\$300,000 liability policy as an example, you will usually be able to obtain uninsured motorist coverage in that amount. Caveat: You need to be aware of the need for uninsured motorist coverage. Do not get the automatic minimum coverage and do not waive your coverage in writing unless you have really thought it through. You should, at least, have uninsured motorist coverage equal to your liability policy.

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6. How much uninsured motorist coverage is needed?
- This is a personal question, and there is no correct answer. The amount you need will be necessarily tied to the amount of liability insurance that you can afford. Prudence must dictate what your limits should be; at least get as much protection for yourself and your family as you purchase for the protection of others. Keep in mind that there is a high probability that if a negligent driver hits you while in your car, as a pedestrian or as a bicyclist the offending driver will have no insurance, minimum insurance or be a hit-and-run driver.

Be safe. Protect yourself, your family and loved ones.

Share this important information.

Sincerely,

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