

Uninsured Motorist Coverage: What All California Drivers Need to Know

By: Gerald Agnew



It's a puzzling mystery: Drivers who expose themselves to immense financial peril by having minimal or no uninsured motorist coverage. Are they taking the risk or just uninformed?

"If you are involved in an accident in Los Angeles, it's a high likelihood that it will be caused by drivers who are uninsured or underinsured," said [Gerald E. Agnew](#), a Torrance-based serious personal injury attorney. "The only recourse for your damages is your uninsured motorist coverage, not your liability coverage. Many people have \$1 million in liability insurance and \$15,000 in uninsured motorist. We've seen responsible citizens who thought their insurance would ensure their security, and instead suffered terrible financial consequences because of this situation with uninsured drivers on the road."

Every day responsible drivers subject themselves to the dangers of congested roads and distracted drivers, not realizing they are exposing themselves to immense financial peril by having minimal or no [uninsured motorist coverage](#). Most insurance policies today offer minimum uninsured motorist coverage, the type of coverage you need in a hit-and-run accident or a scenario where the driver-at-fault has little to no liability insurance. California insurance companies do little to educate their customers on the importance of obtaining more uninsured motorist coverage, oftentimes allowing policyholders to buy a \$500,000+ plan that includes the bare minimum uninsured motorist coverage. The reason behind this is simple, uninsured motorist coverage is less expensive to the buyer than the standard liability policy.

Unfortunately, it is too common that drivers who do have coverage are hit by drivers who do not have coverage. Therefore, hospital bills and car repair payments will be plucked from your wallet. Similarly, if the driver-at-fault has a minimum insurance liability policy that is not enough to cover the damages caused by the accident, you will be financially responsible for the bills. However, if uninsured motorist coverage lies within the scope of your current insurance policy, you can make a claim on your uninsured motorist coverage and retain your losses.

The fact of the matter is that Southern California is the hit-and-run capital of the world. Failing to secure the proper insurance needed to protect yourself in an accident, could ultimately ruin your life. To further discuss the risks involved with driving without proper motorist coverage, contact Gerald Agnew, partner with AgnewBrusavich at (310)-793-1400.