



## **\*SELECTING AUTO INSURANCE**

Selecting the right automobile insurance plan is an important decision to make. As a purchaser of automobile insurance, you should be concerned about at least two things: (1) protecting yourself against claims that may arise if you are negligent and cause an accident and (2) protecting yourself against financial disaster if you are the victim of an accident caused by the negligence of another driver.

Below, Keen Keen & Good | Attorneys at Law have prepared a brief outline of the policy options we consider to be the most advantageous in accomplishing these goals. Understandably, one's individual financial circumstances may be prohibitive in obtaining all of these options. However, given the severity of damages we have witnessed over years of representing clients in personal injury cases, we believe it is important to at least consider these options prior to purchasing your policy.

### **(1) Liability Coverage in Excess of the Statutory Minimum**

In order to protect yourself from claims that may arise against you if you negligently cause an accident, you should have ample *liability coverage* under your automobile insurance policy. Liability coverage specifies the amount your insurer will pay if you become liable for damages associated with an accident that you caused. In Pennsylvania, it is mandatory that your liability coverage be at least \$15,000.00 for injuries caused to any one person in an accident and \$30,000 for injuries caused to more than one person. Thus, under the most basic policy, an insurer must pay up to \$15,000.00 towards any claim for which you are liable. However, our experience with auto accident cases has taught us that this amount of coverage rarely offers adequate protection. Due to the range of injuries and expenses that can be associated with an auto accident, damages associated with personal injury claims frequently exceed \$15,000.00. Common damages include lost wages, disability, pain & suffering, and medical expenses (which continue to increase due to the rising costs of care). If you are only covered by the statutory minimum, you can be held *personally responsible* for the amount of any claim that exceeds \$15,000.00 or in excess of \$30,000.00 if more than one person is injured. For this reason, we always recommend that a purchaser seek as much coverage as financially possible. To reach this goal, an insurance agent can work with you to find a policy that most comfortably fits your particular financial circumstances.



## **(2) Uninsured/Underinsured Motorist Coverage / Stacking**

Uninsured motorist and underinsured motorist coverage (“UM/UIM coverage”) provides an insured with protection where they are the victim of an accident caused by a negligent driver who either does not have insurance or who’s insurance is inadequate to completely pay for the damages associated with the accident. If the negligent driver cannot afford any insurance at all, there is little chance that they can afford to adequately compensate you for your injuries. In this instance, UM coverage will pay for the injuries they caused. However, given the financial climate and the expense of auto insurance, a more common occurrence is that the negligent driver will have insurance that provides inadequate coverage to pay for all of the injuries they caused. In this instance, UIM coverage will pay for the difference. Given these two scenarios, we recommend that individuals purchase UM/UIM coverage that are in the same amount as their liability coverage. If you are purchasing insurance for more than one vehicle, you should also consider having the UM/UIM policies stacked. Stacking allows an insured to further increase the limits of their UM/UIM coverage by the sum of the limits of each motor vehicle under the insured’s policy. Thus, if you have two vehicles insured with UM/UIM coverage for \$50,000.00 each, stacking would provide you with \$100,000.00 worth of UM/UIM coverage in the event that you were the victim of an accident and the offender had inadequate insurance or no insurance at all.

## **(3) Full Tort vs. Limited Tort**

Another invaluable way you can protect yourself from financial disaster if you are the victim of an accident is to *select the full tort option*. In Pennsylvania, a purchaser of auto insurance must choose between full tort and limited tort when selecting a policy. Often times, individuals are attracted by the lower cost of the limited tort option and choose the option without fully understanding its effect on their policy. Under the limited tort option, the insured gives up their right to compensation for pain and suffering and other nonmonetary damages in the event that they are injured in an auto accident. This denies the insured full and just compensation for their injuries, which can often amount to thousands of dollars. While there are a few rare situations where an individual may still be fully protected under limited tort, only the full tort option provides an insured with the unrestricted right to seek compensation for their injuries. Do not underestimate the significance of the pain and suffering that can be associated with auto accident injuries. Some clients continue to experience pain well beyond the completion of treatment. For this reason, we always recommend that an insured select the full tort option.

**Contact Keen Keen & Good Today! 610.383.7810 or [info@kkglawfirm.com](mailto:info@kkglawfirm.com)**

Too often when reviewing policies after an accident, we determine that the purchaser of insurance protected others by purchasing high limits of liability insurance but failed to protect themselves or their families by choosing limited tort and waiving uninsured and underinsured

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motorist coverage. Unfortunately, the amount of money saved by forgoing the options above frequently pales in comparison to the financial damages associated with the individuals injuries.

**--Written by William T. Keen, Esq.** As a personal injury lawyer at Keen Keen & Good, Bill has represented victims of auto accidents throughout the Chester County area, including Coatesville, Thorndale, Downingtown, Parkesburg, Honey Brook and its surrounding areas. With over 30 years of experience as an auto accident lawyer, Bill knows how to deal with insurance companies and fight hard for the victims of motor vehicle accidents resulting in severe injuries, disability, or death. If you or a loved one is in need of an auto accident lawyer as a result of a motorcycle or car crash, **call Keen Keen & Good today at 610.383.7810.**

\*The information above is merely provided as an introductory educational tool for those seeking the most reliable automobile insurance. One should always consult their insurance agent to learn the full extent of the coverage available under any available policy.