

Uninsured
Motorist
Coverage
Protects You
**WHEN YOU
NEED IT THE
MOST.**



*This will sound like a scene out of a movie.
Unfortunately, this actually happened.*

It was a Monday afternoon, and traffic was light as our client traveled east on Old Winter Garden Road. About a mile away, a hit and run accident had just occurred involving a stolen vehicle. As the stolen vehicle fled the crime scene, it began to travel south on Blackwood Avenue at a high speed. Ignoring the red traffic signal, the stolen vehicle careened into the intersection of Old Winter Garden Road, and collided with the left side of our client's car. The full force of the impact sent our client's car spinning counterclockwise towards oncoming traffic. Our client sustained incapacitating injuries. First responders extricated her from the car and transported her to the nearest hospital. Our client's medical needs were extensive.

Fortunately, prior to the accident our client had purchased "Uninsured Motorist" (UM) coverage. UM coverage is optional in the state of Florida and too often people opt NOT to buy it because they do not understand that "UM" protects them from the negligence of other drivers. In our client's case, the thieves of the stolen car, had no insurance at all and without UM coverage, our client would have been financially responsible for all expenses associated with the crash: surgery, six weeks of living in a physical therapy rehabilitation center, lost wages, damages to her car, and so on.

While you might not expect to be a victim of a car accident involving a criminal with no car insurance, the reality is that 1 out of every 4 Florida drivers are uninsured. Consequently, UM coverage is a critical element for guaranteeing your own financial protection in the event of any car accident.

If you see that you currently do not have UM coverage, do yourself a favor and call your agent today and purchase it. The cost to include UM insurance on your policy is relatively inexpensive and the value is immense. If you have more than one car on your policy, ask for "stacking" UM coverage which enables you to receive the combined coverage should you be in an accident.

If you have any questions regarding car insurance or an automobile accident, please contact us at 407-244-3000.



Brian T. Wilson

- AV® Preeminent Rating™, Martindale-Hubbell®
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