

Educate Yourself about Insurance Coverage Selections

Tort Option

You have the choice to select Limited Tort or Full Tort under your insurance policy. Selection of the limited tort option significantly restricts your rights to sue for pain and suffering should you or any family member be involved in an accident in return for a reduction in your premium. We strongly urge our clients to select the **Full Tort** option. **Full Tort** allows you to make a claim for pain and suffering should you be involved in an accident regardless of the seriousness of the injuries. If you choose the limited tort selection, you are at the mercy of a Judge or Jury's decision as to whether your claim is serious enough to recover. It is simply not worth the reduction in premium to take a risk that a Judge or Jury is going to look upon a claim that you may have as not being serious.

Liability Limits

The present Pennsylvania State minimums are \$15,000 per person/\$30,000 per accident. This is the minimum that is required in the State of Pennsylvania and does not adequately protect you should you be responsible for an accident. More importantly, the amount of uninsured and underinsured motorist coverage you can select (see below) cannot be higher than your bodily injury limits. Therefore, if your present bodily injury limits are only \$15,000 per person/\$30,000 per accident, you can only purchase uninsured and underinsured motorist coverage in this amount. Our firm generally recommends that clients purchase bodily injury liability coverage limits at least in the amount of \$100,000 per person/\$300,000 per accident. We would even suggest inquiring about limits at the next level, which is normally \$250,000 per person/\$500,000 per accident, as you will find that it is very inexpensive at this level. This will then enable you to purchase uninsured motorist and underinsured motorist coverage at the same level.

Uninsured/Underinsured Motorist

Uninsured Motorist coverage will cover you or any family member in the event that you are injured as a result of a motorist who either flees the scene and doesn't identify itself or is simply uninsured. **Underinsured Motorist** coverage will provide benefits to you or family members if you are involved in an accident in which the responsible party has insufficient coverage to cover your injuries. Therefore, these coverages are extremely important coverages to purchase. The law provides that you may purchase these coverages up to the amounts of your liability coverage but not in excess of the same. Therefore, we strongly urge you to purchase these coverages in the amount of your liability coverage. It is very, very important coverage.

In addition, the law provides an option of stacking or non-stacking. We strongly recommend you choose the stacking option which will allow you to stack various sources of Uninsured/Underinsured Motorist coverages available to you, even if you only have one vehicle on your insurance policy. You may have other sources of Uninsured and Underinsured Motorist coverages available to you such as if you are injured while occupying another person's car. If you chose the non-stacking option, you may only be allowed to seek recovery from one policy limit and you may not add them together. Again, this option is relatively inexpensive, and it is very important to choose.