

THE CONSUMER AWARENESS GUIDE TO

BUYING CAR INSURANCE IN GEORGIA

An illustration of a blue car on the left side of the page. Above the car, several green banknotes are shown falling or floating in the air, symbolizing financial loss or insurance costs.

The Ultimate Guide
to Protecting
Your Family from
Irresponsible
Drivers and Financial
Disaster in
Georgia

Ty Wilson Law

TyWilsonLaw.com

866-937-5454

THE CONSUMER AWARENESS GUIDE TO

BUYING
CAR INSURANCE
IN GEORGIA

Insurance companies and insurance agents are to blame for not fully explaining and urging you to buy the most important insurance protection available in Georgia.

(They won't tell you, so we will!)

THE CONSUMER AWARENESS GUIDE TO

**BUYING
CAR INSURANCE
IN GEORGIA**

The Ultimate Guide to Protecting Your Family from
Irresponsible Drivers and Financial Disaster in Georgia

TY WILSON LAW

1-866-937-5454 *Toll Free*

Offices in Atlanta, Conyers & Savannah

By appointment only.

www.TyWilsonLaw.com

Ty@ltywilsonlaw.com

WORD ASSOCIATION PUBLISHERS

www.wordassociation.com

1.800.827.7903

CONTENTS

“Who Is Behind this Book?” and	1
“Why Should I Listen to Him?”	
Most Georgians Carry Shockingly	3
Low Car Insurance	
This Horrible Nightmare Was Just Beginning!.	11
What Is Insurance Anyway?	13
Review Your Policy	25
Fewer Cases, More Time FOR YOU	27
Example Declarations Policy and	30
UM Rejection Form	

Copyright © 2011 by L. Ty Wilson

All rights reserved. No part of this book may be used or reproduced in any manner whatsoever without written permission of the author.

Printed in the United States of America.

ISBN: 978-1-59571-749-8

Designed and published by

Word Association Publishers
205 Fifth Avenue
Tarentum, Pennsylvania 15084

www.wordassociation.com
1.800.827.7903

“WHO IS BEHIND THIS
BOOK?” AND “WHY
SHOULD I LISTEN
TO HIM?”



I want to first thank you for requesting this book. I think that the information I give you here will help you in your quest to understand the basics of an automobile insurance policy.

I have written this book so that consumers could have good, solid information that will help protect them against irresponsible drivers. After meeting with hundreds of potential clients and asking them what they knew about their own car insurance policies, I have discovered that the insurance industry has done a very poor job of educating its own consumers. As you will see, it is my opinion that this is not a mistake or an oversight on the part of the insurance industry. Rather, there appears to be

a deliberate attempt to keep consumers “in the dark” about the most important car insurance they could buy.

Look, we don’t sell insurance so we don’t have a dog in this fight! We challenge any car insurance agents who disagree with this book to sit down and explain their disagreement with us. We’ll buy the lunch on the condition that we can write about your disagreement for the public. Deal?

My name is Ty Wilson, and I have been representing individuals against insurance companies since 2000. I limit my practice to accident, injury, and Georgia workers’ compensation cases. You can find out more about me at my web site: www.TyWilsonLaw.com.

MOST GEORGIANS CARRY SHOCKINGLY LOW CAR INSURANCE



If you are involved in a serious collision or wreck, it does not take much in the form of medical care to exhaust minimum insurance limits in Georgia (\$25,000). Do not believe me?

The average life-flight (helicopter that flies to the accident scene to rush you to a trauma center) cost ALONE that we see at our office, is right around \$15,000! So what does that mean? It means if you are seriously injured and the at-fault driver has minimum coverage, you have already used up over half the coverage and you have not even entered the hospital or trauma center.

Some other costs you can expect vary based upon whether you are admitted to the hospital. If you are being flown by life-flight, chances are very high that you will be admitted.

If you are admitted into Level 5 or in life-threatening condition, the average cost is \$3,066 per day, which will include a CT scan or x-ray. However, it will not include the bill from the doctor who treats you.

Obviously, the treatment you receive will ultimately depend upon the nature of your injury. If you have a back injury, which is common in motor vehicle collisions, the average cost is roughly \$1,800 for every day you are kept in the hospital.

If you require surgery, the numbers go up even higher. If you are involved in a serious motor vehicle collision that requires back surgery, you are looking at an average cost of \$40,000. In addition to that number, you will also have bills for anesthesia, pathology, and the cost of the surgeon. This does not even consider the follow up physical therapy you will need.

Hopefully, if you had any doubts whatsoever, you can clearly see that minimum limits insurance coverage offers little protection.

If you're still not convinced, consider the following.

You get that terrible phone call – your husband, wife, daughter or son has been seriously injured in a car wreck.

Below are three real-life examples of what being underinsured can do to you and your family.

EXAMPLE #1

History: A 37-year-old female was injured when a driver on the phone pulled in front of her motorcycle, not allowing her the distance or the reaction time to prevent hitting his vehicle. Motorcycle driver was thrown over the vehicle onto the ground. She was unconscious at the scene with multiple injuries and was transported to the hospital via ambulance.

The at-fault driver had minimum limits in Georgia or \$25,000/\$50,000 in coverage. This means the at-fault driver's insurance company will provide up to \$25,000 per person and no more than \$50,000.00 per accident. Since there was only one person hurt, the limit was \$25,000 in liability coverage.

The injured motorcycle driver suffered closed head injury and trauma. She was immediately taken in to get multiple x-rays. She was admitted to the hospital where she remained for over a week. Her hospital costs alone exceed the at-fault driver's insurance coverage.

So now what? The motorcycle driver had been about to accept a dream job; however, she was not able to start working because of her injuries. More importantly, because she was not working at the time of the collision, she had no lost wages.

Does she have insurance, you ask? Well, when our office asked her if she had any uninsured motorist coverage, her response was, "I have full coverage!" Most people do not know what

“full coverage” means. In her case, it certainly did not mean plenty of coverage. Instead, it meant plenty of premiums with minimal coverage.

She had uninsured/underinsured motorist “add-on” coverage of \$25,000/\$50,000. As a result, she had \$50,000 in insurance coverage (\$25,000 liability coverage plus \$25,000 uninsured/underinsured coverage).

As soon as she was released from the hospital, she made her way to an orthopedic surgeon who advised she needed eight Magnetic Resonance Imaging (MRI) tests performed.

Each MRI costs \$1,895 x eight = \$15,160 for diagnostic tests alone. Clearly, she does not have enough coverage.

So maybe she can sue the at-fault driver. After all, isn't that what lawsuits are for? But, a cursory check shows the at-fault driver was driving a 1990s model Nissan and resides at an apartment. Not looking very good. The fact is, the driver has no assets to go after. The reality is the at-fault driver is what we call “judgment proof,” meaning we could take the matter to trial and get a favorable verdict that is worthless when it comes time to pay the bills because there is very simply - no money.

So, how could this matter have a better ending? See page 10...

EXAMPLE #2

You might be saying, “But I do not drive a little motorcycle because they aren't safe.” Well, here is another example...

History: A 30-year-old male and a passenger were injured in a full-size dual rear wheel pick-up truck, pulling a full-length trailer loaded with a vehicle. Suddenly, while traveling the speed limit (55 mph) on a two-lane country road, a woman pulled out of a side road and hit the truck, causing both the truck and trailer to roll over multiple times and land on their tops, injuring both men.

Remarkably, the men were able to get out of the vehicle. Both went to the hospital, were checked out, and were released. The at-fault driver, a 67-year-old worker at a local grocery store, was also injured. She was covered by a minimum limits insurance policy of \$25,000.

Shortly after being released from the hospital, both the driver and the passenger of the pick-up truck sought medical care with an orthopedic specialist. The driver was ultimately required to undergo surgery for his back and was out of work for seven months. The driver carried the minimum limits of uninsured/underinsured motorist coverage, or \$25,000. So, for his back surgery and subsequent medical care, he had only \$50,000 - \$25,000 from the at-fault carrier and \$25,000 from his uninsured/underinsured motorist coverage.

The passenger did not fare much better with his injuries, but he had been in a previous motor vehicle collision and knew the importance of carrying more than the minimum limits of insurance coverage. Therefore, it appeared that his coverage would far exceed his medical bills. What had yet to be determined was whether his insurance would cover his pain and suffering, lost wages, and future medical care. Due to the nature of this serious collision, he would have to follow-up continuously with an orthopedic specialist.

Why not sue the at-fault driver? Well, first she had a modular or mobile home that did not carry a great deal of value. On top of that, she was also seriously injured, so there were no wages to attempt to garnish. Last but not least, due to her age and her injuries, she might never go back to work, so she was a “judgment proof” defendant, as defined earlier.

What could have been done to prevent this financial disaster? See page 10...

EXAMPLE #3

History: A 43-year-old female was operating her motor vehicle while transporting her children to school when, suddenly and without warning, a driver coming in the opposite direction crossed over the double yellow line, hitting her vehicle head-on. The crash was so severe that the front of her vehicle crushed her right leg, exposing the bone.

She was taken by life flight to the nearest trauma center in an attempt to save her foot. She made it to the trauma center and they took her in for emergency surgery, where the doctors successfully reattached her foot.

However, an infection resulted and two more surgeries were required to treat it. Finally, after over a month of being in the hospital, she was released, but the problems and the pain were getting worse.

Ultimately, she volunteered to have her foot amputated due to the incredible amount of pain and the problems she was having.

The at-fault driver in this matter, an 85-year-old man, who was killed at the scene of the accident, maintained minimum limits of coverage. The good news is the injured woman maintained uninsured/underinsured motorist coverage on her vehicles and had an extra \$100,000 dollars in coverage. Sounds good?

Well, unfortunately, it was not even remotely close to the cost of her medical bills, which were over \$300,000. Additionally, she would require a prosthetic device every seven years or so. She will also need to have a ramp built into her home, which is situated on a hill.

Could she sue the estate of the dead at-fault driver? Sure, but he did not own a home and the pick-up truck, which was all he owned, was destroyed in the accident.

So how could this financial disaster have been prevented? Go to page 10....

**THIS HORRIBLE
NIGHTMARE WAS JUST
BEGINNING!**



This was the reality that was just beginning for our clients when they came into our office. We told them that Georgia only requires minimum limits of liability insurance coverage, which currently is \$25,000/\$50,000 and that our office will need to check on how much insurance the at-fault driver had before we could help them with their case.

The sad reality we found in each of the cases above was that the at-fault driver had minimum insurance coverage.

IT WAS NOT OVER. IT WAS JUST BEGINNING. MORE BAD NEWS WAS ON THE WAY!

In example two, the injured man's medical bills were paid by his employer's insurance plan. This plan states something like the following: "If we pay your medical bills for an accident and the accident was someone else's fault, we want to be repaid for every penny we spent before you collect a dime for yourself." The response is typically the same: "How could that be? I paid premiums for years, so how can they collect anything **before me?**"

To add insult to injury, in certain situations the courts support the health insurance companies on collecting from **your settlement!**

Even if we were able to get money out of the at-fault driver, we would still have to pay it to the health insurance provider. Sound fair? Let's discuss how you can level the playing field in your favor.

WHAT IS INSURANCE ANYWAY?



When you buy insurance, you have a contract with the insurance company. You pay the premiums, and the company will protect you – even from uninsured drunk drivers.

MOTOR VEHICLE INSURANCE COVERAGE

There are two major parts of your policy that you must understand: the liability coverage and the uninsured/underinsured motorist (UM) coverage.

Liability insurance protects your assets if you cause a car wreck and hurt or injure someone else. The liability coverage you have will protect your assets from the person you injured. The insurance company will defend you (including hiring an attorney for you if you are sued) and pay the injured person up to the limits of the liability coverage you purchase.

WHY UNINSURED/UNDERINSURED MOTORIST COVERAGE

Recently we represented two clients involved in a car accident as previously described in Example #2. We sat down in our office with both the driver and the passenger. We asked the driver what type of auto insurance policy he had purchased and specifically whether or not he had purchased “*uninsured/underinsured motorist coverage*.” Our driver told us that he thought he had purchased “full coverage,” but beyond that he had no idea what we were talking about.

The passenger, on the other hand, advised us that he believed he also had “full coverage” and believed that he had “*uninsured/underinsured motorist coverage*.”

The accident occurred when the driver of another car pulled out on a two-lane country road directly in front of my clients, traveling an estimated 55 miles an hour. The other driver and/or “*at-fault*” driver pulled out and failed to yield to oncoming traffic (my clients).

The other driver, the “*at-fault driver*,” was insured by the minimum amount allowed under Georgia law. Beyond the insurance coverage, the “*at-fault*” driver was also what is known as “*judgment proof*,” meaning that even if we went to court and obtained a judgment against the other driver, she owned no property and had no other insurance that could pay the court judgment. Equally important, while she was employed at the time of the collision, she was also severely injured and elderly, meaning she might or might not return to work after recovering from her injuries.

As it turned out, our client who was the driver had purchased automobile insurance over the Internet with a company that advertises on TV quite a bit. The coverage our client had was the minimum amount of UM coverage that you could purchase, which was \$25,000/\$50,000.

On the other hand, our passenger, who knew he had UM coverage, had the foresight to purchase \$100,000/\$300,000 in insurance coverage. Therefore, the passenger was more prepared financially to deal with this collision than was the driver, due to inadequate at-fault or liability insurance coverage as well as inadequate UM coverage.

AUTO INSURANCE IN GEORGIA

There are several auto insurance policies that you can purchase. There are also some optional coverages that can provide you very important protection at a very difficult time.

First, I will talk about liability coverage. Liability coverage protects you and your family and, more importantly, your assets if you cause an auto collision. This means that if you are at fault for an accident and someone is seriously hurt, your insurance company will pay for the damages up to the amount of the policy.

Different states have different minimum amounts of coverage. As of the writing of this book, the current minimum levels of liability insurance coverage that you can purchase in the State of Georgia is \$25,000/\$50,000. So what does \$25,000/\$50,000 mean? The policy is explained in this way: for any motor vehicle collision, the insurance coverage is no more than \$25,000 per person and no more than \$50,000 per accident. What that means is if one person gets hurt, the maximum level of coverage is \$25,000.

If two people get hurt, the maximum amount of coverage is \$50,000. The coverage would still be \$25,000 per person. However, if ten people get hurt, the maximum amount of coverage is still \$50,000, no matter how severe or how serious the injuries are. The ten people who are injured will be fighting over \$50,000 with which to pay for their medical care. As you can **CLEARLY** see, \$25,000/\$50,000 is not adequate in the situation of serious injury or injuries.

UNINSURED/UNDERINSURED MOTORIST (UM) INSURANCE

Uninsured/Underinsured motorist coverage protects you and your family in the event that you are in a motor vehicle collision with a driver who is uninsured, has insufficient, or has no insurance coverage. If you buy UM coverage and a driver who has no insurance or an insufficient amount of insurance hurts you, then your insurance company will pay you for damages up to the limits of UM coverage you bought.

UM coverage is very important for another reason. If you are the victim of a “hit and run” and the other driver is never caught, your UM coverage will protect you.

We estimate that well over 50% of all Georgia drivers are uninsured or carry minimal insurance coverage.

“ADD-ON” VERSUS “OFFSET” UM COVERAGE

There are two different types of UM policies. In looking at different insurance companies’ web sites, most of them give you the option to choose. They offer what is called “add-on” coverage or just UM coverage or “offset” coverage. This is a huge distinction, and while you may pay more for “add-on” coverage, the

amount you pay is worth the extra protection or extra amount of insurance coverage that you will be able to obtain.

Let's look at "add-on" coverage. In an earlier example, the at-fault driver has minimum policy limits in Georgia, or \$25,000/\$50,000 in insurance coverage. The driver who is not at fault has an "add-on" UM policy of \$25,000/\$50,000. Therefore, in this case, the maximum amount of insurance coverage on this claim would be \$50,000. The reason is the at-fault driver has \$25,000 in policy limits for liability, and then the "add-on" coverage provides another \$25,000 on top of that in UM coverage.

What is "offset" UM coverage and how does it differ? "Offset" UM coverage gives the uninsured/underinsured insurance company credit for any liability coverage against the UM coverage. For example, once again, if the at-fault driver has minimum limits in Georgia of \$25,000, and the driver who is not at fault has \$25,000/\$50,000 in "offset" UM coverage, the total amount of insurance coverage for those policies combined is only \$25,000. The reason is you have \$25,000 in liability coverage and there is \$25,000 in UM coverage. Remember the UM coverage is "offset," so the insurance company gets credit for the amount of the liability insurance. Therefore, you would take \$25,000 (liability coverage) minus \$25,000 (UM coverage) for a total exposure of zero in UM coverage in this example.

As you can see, the difference between the "offset" and the "add-on" UM coverage can be as much as \$25,000 in our example. Most of the time the numbers are much different, but those

examples were used to provide a clear example of how important "add-on" coverage is, compared to "offset" coverage. It's highly recommended that you always go with "add-on" coverage. But when you're purchasing insurance policies over the Internet or through a representative who may or may not even offer UM coverage, you need to know what "add-on" versus "offset" is and why it's important to you and your family.

SOMETHING ELSE YOU SHOULD KNOW

Uninsured motorist is an **OPTIONAL** coverage, meaning you are not required under Georgia state law to purchase it. In fact, the insurance companies would rather you not purchase UM coverage.

Why do they not want you to purchase UM coverage? Insurance companies make money by taking in their policies and their premiums. When they sell you liability insurance, they give you your premium based upon your driving record and driving history. Therefore, if you're a bad driver, they will raise your premiums and be paid accordingly based upon the risk they are assuming by providing you with insurance coverage. However, the UM portion of your claim will cover you and be paid out to you in the event you are hit by someone else who has no insurance.

The insurance companies cannot directly raise your premiums because someone else hit you. It was a risk that they took. As you can see, it's much riskier for the insurance companies to insure you through UM because they cannot stop, just like you cannot stop, the drunk driver from getting behind the wheel and colliding into you, or the teenager from texting her best friend and colliding into you and your family. As such, the uninsured motorist policy makes the insurance companies take on a great deal more risk than they are typically comfortable taking on. Ironically, the coverage for UM is still very much affordable. A policy at \$25,000 versus a policy at \$300,000 may cost you an additional \$8.33 per month. So you can add an additional \$275,000 in insurance coverage for \$8.33 per month? That is correct.

HOW MUCH UM COVERAGE SHOULD YOU PURCHASE?

The short answer is you should purchase as much uninsured motorist coverage as you can afford. As you can see in our examples, even \$100,000 in UM coverage may not be enough. It depends on how seriously you are injured. Like we said before, you cannot control the drunk driver from getting behind the wheel, but you can be as prepared as possible by driving carefully yourself and having the proper insurance in place.

We recommend \$300,000 or more in UM coverage. However, the insurance companies will not sell you more UM coverage than you have in liability coverage. As such, your liability policy and your UM coverage must have at least the same limits. They will, however, sell you a higher liability policy and a lower UM policy. Do you feel like everyone is keeping important information from you?

JUST WHAT DOES “\$50,000/\$100,000” IN COVERAGE MEAN, ANYWAY?

Whenever auto insurance coverage is expressed as \$50,000/\$100,000 or \$300,000/\$500,000, the policy is telling you what coverage is available “per person” injured in the accident and what total coverage is available for any one accident. So, if you have \$50,000/\$100,000 coverage, each injured person would be covered up to \$50,000, but the total coverage available for the accident is only \$100,000. If five people are hurt in the accident, the most any one person would be paid is \$50,000, but all five people would have to share the total of \$100,000. In this situation, if any one person's damages exceeded \$50,000, or if the entire claim of all people in the accident exceeds \$100,000, you would be personally responsible for what the policy did not pay.

**WON'T TEN TIMES AS
MUCH INSURANCE COST TEN
TIMES AS MUCH?**

Maybe you think if you have \$25,000 in liability coverage and you want \$250,000, your premiums will be ten times as much.

WRONG!

It can be confusing to get all the information you need to make informed decisions about how much insurance coverage you can afford so I provided the results of some research of premiums below. If you call your own insurance company about buying more coverage, you may find that the increase in your premium is not the same as the ones our research showed; however, you will be surprised that the increase is nowhere near five or ten times what you presently pay. Here's what we found:

GEICO – The difference between \$25,000 and \$250,000 was about \$175.20 annually (\$14.60 per month).

Progressive – The difference between \$25,000 and \$250,000 was about \$400 annually (\$33.33 per month).

Nationwide – The difference between \$50,000 and \$500,000 was, astonishingly, about \$100 annually (\$8.33 per month!).

**YOU ARE PROBABLY
WONDERING, “WHY DOESN'T
THE INSURANCE COMPANY
HELP ME SELECT THE PROPER
INSURANCE?”**

Answer: Because it's a great deal for you and an awful deal for them!

Just do the math!

You pay a little more money for a lot more protection.

While the insurance company can find out a lot about you and price your liability coverage accordingly, (i.e. it can refuse to sell to you if you have a bad driving history or raise your premiums if you start driving poorly), it can't do anything about the drunks driving around without insurance!

Insurance companies like security and certainty, and they get neither when they sell you high amounts of UM coverage.

Turn the page to find out exactly what you need to do now.

REVIEW YOUR POLICY



Take out your policy and review the “Declarations Page.” It’s the one that shows what coverage you have and what you pay for it. (If you need some help figuring it out, fax it to us at 1-866-860-1646.)

If it’s anything less than \$1,000,000 (yes, one million dollars), then call your agent and ask this question: What would it cost me to upgrade my insurance to \$1,000,000 of liability and \$1,000,000 of UM coverage?

The agent will probably (1) suggest you don’t need that much, or (2) suggest you buy an “umbrella policy.” Don’t accept these suggestions; just get them to price the coverage. Then, get them

to price the coverage downward. For example, get them to price \$250,000, \$500,000, etc. Make a choice and buy the additional coverage.

HAVE YOUR POLICY REVIEWED

This simple review can protect you and your family from financial devastation.

If you have any questions, please call us. We feel that this information is so important that we will waive our \$250 fee to sit down and explain this to you and walk you step-by-step through the process of increasing protection for you and your family.

FEWER CASES,
MORE TIME
FOR YOU



WHAT MAKES OUR FIRM SO DIFFERENT

We are different because we are very selective about the cases we take. We do not take every case. We are focused on providing the absolute best service to our clients. Because we are highly selective about the cases we take, we are able to spend quality time focusing on those cases, maximizing our resources and providing excellent results.

Our firm belief is that with quality of life comes quality results. Each year, we select only a few of the numerous people who ask

us to represent them. We believe that by being selective, we are better able to serve our clients and provide service in a way no high-volume practice ever could.

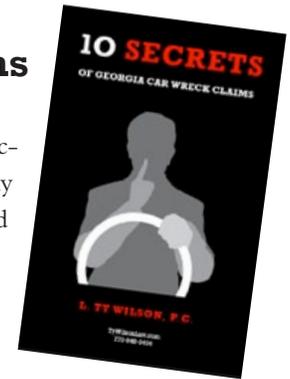
We are honest and will provide you good news as well as bad news in as timely a way as possible and will counsel you on what direction would be in your best interests and why. If we believe you do not have a claim that can be won, we will tell you. If you have a claim you can handle on your own, we will tell you. Not every car crash claim needs an attorney.

You will have contact with your attorney, who will be handling your case.

10 Secrets of Georgia Car Wreck Claims

Now a free book is available for car accident victims before you talk to the insurance company or hire an attorney. Hundreds have benefited from reading this book.

Copy and fill out this form and mail or fax it to us to learn:



- *What are ten specific ways you can ruin your valid injury claim?*
- *What "service" provided by some lawyers can actually destroy your claim?*
- *Can your health insurance company force you to repay them if you win?*
- *What should you never sign for an insurance company?*

To order your FREE copy, just give us a call at 866-937-5454 or visit our website at www.TyWilsonLaw.com. If you prefer, photocopy this form, fill it out and mail it to Ty Wilson/ 191 Roswell Street/ NE/ Marietta, Georgia 30060, or fax it to 866-860-1646.

There is no obligation. We are here to help educate you, the driver. If more people are educated about their insurance coverage, there will be less financial devastation for families in Georgia.

Please send me *10 Secrets of Georgia Car Wreck Claims*.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Send a copy to my friend:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

EXAMPLE:

DECLARATIONS POLICY PAGE

Declarations Page
This is a description of your coverage.
Please retain for your records.

Date issued: August 2, 2011

Policy Number:

Coverage Period:
06-04-11 through 12-04-11
12:01 am local time at the address of the named insured.

Endorsement Effective: 08-02-11

<u>Insured</u>	<u>Additional Drivers</u>
John Doe	None
Jane Doe	—

<u>Vehicles</u>	<u>VIN</u>	<u>Vehicle Location</u>	<u>Finance Company/ Lienholder</u>
1 Car one	—	—	—
2 Car two	—	—	—
3 Car three	—	—	—

<u>Coverages*</u>	<u>Limits and/or Deductibles</u>	<u>Vehicle 1</u>	<u>Vehicle 2</u>	<u>Vehicle 3</u>
Bodily Injury Liability	\$250,000/\$500,000			
Each Person/Each Occurrence	\$50,000 \$10,000			
Property Damage Liability	\$250,000/\$500,000			
Medical Payments	\$50,000			
Uninsured Motorists Bodily Injury	\$250,000/\$500,000			
Each Person/Each Occurrence	\$50,000 \$1,000			
Property Damage	Ded \$1,000 Ded			
Underinsured Motorist Bodily Injury				
Each Person/Each Occurrence				
Property Damage				
Comprehensive				
Collision				

EXAMPLE:

UM REJECTION FORM

DESCRIPTION OF AUTOMOBILES		Model	Body Type	VIN #	ST	Age	Ter	Class	Pts	Disc
1	1994 BUICK	SKYLARK CU	SEDAN 4D		07	15	036	300M0		30%
2	1992 FORD	EXPLORER	UTIL. 4W		06	17	026	307M4	4	30%
3	1999 FORD	EXPEDITION	UTIL. 4W		03	10	026	45MM	4	30%

LIENHOLDERS		Full Name	Mailing Address	City, State, Zip Code
Car	Lien No.			

UNDERWRITING INFORMATION
All Questions must be truthfully answered. Any false or fraudulent answers may result in denial of coverage.

Y N

A. Does the applicant or any driver have a handicap or physical disability that substantially impairs the applicant's ability to drive, which is NOT corrected by medical assistance?

B. Has any vehicle(s) listed on this application ever been salvaged or purchased in the "gray market" (i.e., not manufactured for original sale in the U.S.)?

C. Have you failed to disclose any household residents, whether licensed or not, on this application?

D. Have you failed to list any drivers, such as children away from home or in college, who may operate your vehicle on a REGULAR or INFREQUENT basis? (If yes, please disclose all drivers).

Section 1: NOTICE OF REJECTION OF UNINSURED MOTORIST SELECTION OF LOWER COVERAGE LIMITS
YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions in the policy. The law requires us to issue your policy with Uninsured Motorist Coverage with limits equal to those provided in your Bodily Injury Liability policy, unless you reject Uninsured Motorist Coverage in writing or select lower coverage limits (reference Georgia Statute 33-7-11). If you keep Uninsured Motorist coverage, there are two options available: 1) Added on to At-Fault Liability Limits; and, 2) Reduced by At-Fault Liability Limits. For more information about the options for Uninsured Motorist coverage, please see your policy.

Initiated by insured A. I wish to completely REJECT Uninsured Motorist Coverage and agree that such coverage be deleted from this policy.

Initiated by insured B. I wish to maintain Uninsured Motorist Coverage for Bodily Injury in the following limits: \$ 25,000 / \$50,000 / \$25,000 each person/each accident (split limits) for the following Uninsured Motorist Coverage (select one):
 I SELECT Uninsured Motorist Coverage - Added on to At-Fault Liability Limits (Premium \$)
 I SELECT Uninsured Motorist Coverage - Reduced by At-Fault Liability Limits (Premium \$)

Initiated by insured C. I wish to REJECT Uninsured Motorist Coverage - Added on to At-Fault Liability Limits (not required if coverage was rejected in part A. above).

Section 2: NOTICE OF REJECTION OF PUNITIVE AND EXEMPLARY DAMAGES

Initiated by insured A. In consideration for a reduced premium, I completely and expressly reject coverage for punitive and exemplary damages. I understand that coverage for punitive and exemplary damages is not provided for all such claims arising from any and all accidents involving the motor vehicle(s) described in the policy or any other motor vehicle(s) being operated by any person or entity who is otherwise entitled to coverage under this policy.

I understand and agree that the selection of any of the above options in section 1 and section 2 applies to my liability insurance policy and future renewals or replacements of such policy which are issued at the same Liability Limits. If I decide to select another option at some future time, I must let the Company or my agent know in writing.

READ ABOVE BEFORE SIGNING

Applicant Name: _____ Signature: _____ Date: 03/21/09

MEDICAL PAYMENT COVERAGE SELECTION

Initiated by insured A. I wish to purchase Medical Payment Coverage in the amount of \$ _____

Initiated by insured B. I wish to reject Medical Payment Coverage.

Applicant's Signature _____

Binder # 7430955
Bound Time: 12:43 PM EST

UAIG GA AFF(01/09)

This is where they get you!

WA

BUYING CAR INSURANCE IN GEORGIA

TyWilsonLaw.com
866-937-5454



Ty Wilson is a personal injury attorney who has written a guide to purchasing automobile accident insurance in Georgia, including uninsured/underinsured motorist coverage. Mr. Wilson believes that the insurance companies have conspired to keep consumers “in the dark” about uninsured and underinsured motorist coverage—both of which can make a significant difference in a serious accident in which litigation becomes necessary.

Wilson presents scenarios to show how quickly the minimum auto insurance coverage can run out in the case of a serious injury. For example, he describes a case in which a 37-year-old woman on a motorcycle was critically injured in a collision with a driver who was talking on a cell phone. The at-fault driver had Georgia minimum insurance coverage and very few assets, so was essentially “judgment-proof.” His insurance coverage wasn’t enough to cover even one week of the injured motorcyclist’s hospitalization. The plaintiff in this case thought she had “full coverage,” but her \$25,000 in uninsured motorist coverage wasn’t enough to cover the series of MRIs she needed once she got out of the hospital. She suffered further set-backs because of lost wages, but had no legal recourse since the defendant had no assets. If she’d had better UM/UIM coverage, it would have helped her.

Wilson recommends readers buy as much as they can afford—and suggests \$300,000. He gives rate quotes from a few different insurance companies to show that the significant increase in coverage over the legal minimum does not cost significantly more in premiums.

Law

\$16.95

WA

WORD ASSOCIATION
PUBLISHERS

www.wordassociation.com

1.800.827.7903

ISBN 9781595717498



51695 >

