








## WHAT COVERAGES ARE WE TALKING ABOUT?

The insurance types below are what we commonly call 1st party coverages. These are coverages that you purchase and contract with a company to cover YOU and YOUR family. They are different than liability or property damage coverages as they specifically address issues of your health and your loss of earning potential regardless of what someone else may be able to pay you for your damages in an accident.

1ST PARTY COVERAGES	
<b>PIP</b>	Allows you to collect lost wages, medical and funeral benefits up to a maximum of \$10,000 
<b>Medpay</b>	Pays for medical bills and even funeral expenses 
<b>Uninsured/Underinsured Motorist Coverage</b>	Pays for injuries if you are hit by a driver who does not have insurance, doesn't have enough insurance or flees the accident. 
<b>Short Term Disability Insurance</b>	Pays up to 60% of wages due to lost work from short-term illness 
<b>Long Term Disability Insurance</b>	Replaces a portion of wages due to long-term illness 
<b>Emergency Accidents Payments Coverage</b>	Provides extra financial support due to accidental injuries 
<b>Life Insurance</b>	Pays out a sum of money either on the death of the insured person or after a set period. 



# IS YOUR FAMILY REALLY PROTECTED?

This brochure was prepared as a Community Service by

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# BURNETTI, P.A.

# DO YOU KNOW WHAT YOUR INSURANCE COVERS?

## THE COST OF INSURANCE

The worst time to start thinking about what insurance coverages you have or don't have is after an accident has already occurred.

One of the biggest effects our law firm has witnessed because of the most recent economic crisis is that people are carrying less and less insurance to save money. This situation is leaving hundreds of thousands of Floridians vulnerable if they are in an accident with one of these people who are under or uninsured.

Insurance is one of the products we buy where we do not always see the immediate benefit of the purchase. In reality we buy it in hopes that we never need it. Because of this, it is one of the first things that people stop paying when finances get tight. Due to this happening, we are more aware of the need to cover ourselves with sufficient insurance to protect us and our families.



## CAN I AFFORD INSURANCE? ASK YOURSELF THESE QUESTIONS

What would happen if you were injured in an accident and the other party was not insured?

What would happen to you if you could not work for 3 months or more?

If you were injured, how would you pay an emergency room bill in excess of \$10,000?

How would your family survive if you were not there to help pay the bills?

**If your answer to any of these questions was, "I don't know," then YOU MAY BE UNDERINSURED.**

More times than not the people who choose to not carry insurance or have lower insurance policy limits have no assets. Because of this, suing them personally in court may be a waste of money as you more than likely could not collect on any judgment you receive.

## CAN YOU AFFORD TO NOT HAVE INSURANCE?

We hope that you are never seriously injured in a car accident, but if you are, we hope that this information helps you to

## **PREPARE**

and to make sure that you truly **HAVE THE COVERAGE YOU NEED** to make things right after an accident.

## HOW TO PROTECT YOUR FAMILY FROM UNINSURED/ UNDERINSURED DRIVERS

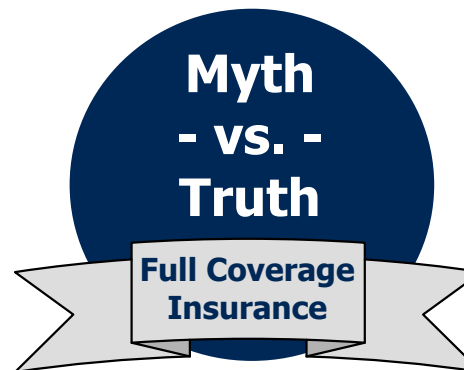
There is insurance you can purchase to help you in these situations, and in most cases, the cost may be less than many expect.



< **\$1/day**

This will be a small price to pay if you or a loved one are seriously injured in an accident where the other party has no insurance or not enough insurance. It can mean the difference between getting the medical care you need or the alternative of acquiring significant debt, financial ruin, and permanent disability with no recourse for compensation.

Too many times we hear that some of our clients think they are covered with the insurance necessary to protect their family, then when they need it most, they find out that it is just not the case.



## "I HAVE FULL COVERAGE"

We hear this from our clients all the time when we inform them their policy does not cover something that they thought it does. In reality, "full coverage" is a term insurance agents have come to use to make customers feel comfortable with the insurance policies that they have bought. Often, the agents will not inform the customer of certain policies and coverages that they can increase or add for relatively small amounts of money. Why

would they do that? Because often these are the policies that cost THEM the most money to pay out. Instead of thinking about what is best for you, they have been trained to think about profit over providing you with what you need.

The justification of believing you "will never need it" runs afoul of the very idea of an accident. These situations do not occur when you want them to or they would be called planned incidents. They can happen to anyone and can occur when you least expect it.

Now is the time to plan and prepare yourself in case it happens to you.