

## FLORIDA RULES

- Florida law only requires a motorist to purchase Personal Injury Protection and Property Damage Liability of \$10,000 PIP and \$10,000 PDL. **This insurance is mandated for any motor vehicle registered in Florida.** The Florida Department of Motor Vehicles may require you to meet certain financial obligations by purchasing additional coverage.
- Florida law requires the insurance company provide you a form most commonly called "Underinsured/Underinsured Motorist Coverage Rejection or Election Form." You must sign this form either accepting, rejecting or limiting UIM coverage.

### WHY THIS IS DIFFERENT FROM OTHER STATES

Florida is one of only two states that allow drivers to drive on their roads without any coverage to compensate you for injuries in an accident that someone else causes. What this means for you is if you don't carry UM/UIM insurance you may never be compensated for these injuries regardless of how serious they are. Legislation is in the works to change this requirement and help Florida join the majority of states that require a vehicle owner or driver to have the ability to at least partially compensate you when they are negligent.

### HOW TO PROTECT YOUR HOUSEHOLD TIPS

- Read the insurance forms and agreements carefully.
- Ask your insurance company questions.
- Review your coverage each year and make certain you have sufficient automobile coverage to protect you and your loved ones.

This brochure was prepared as a Community Service by

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# HOW TO BUY CAR INSURANCE

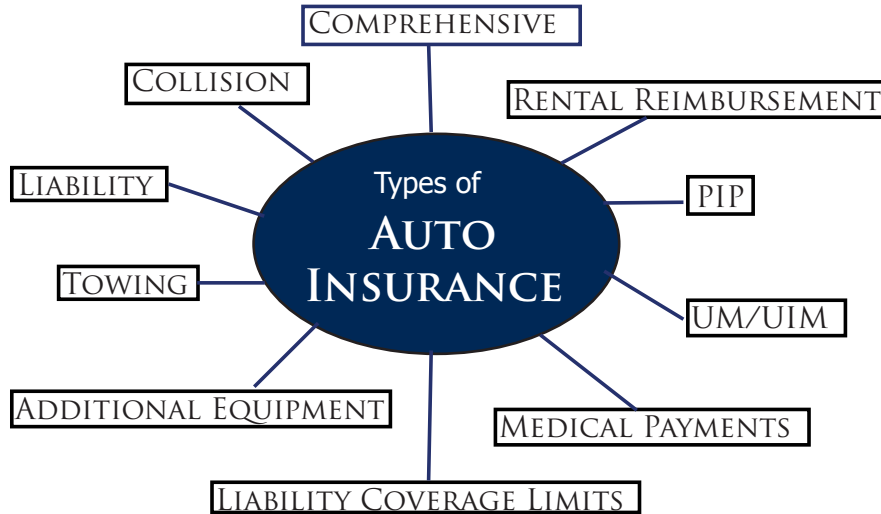


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# BURNETTI, P.A.

# 10 TYPES OF INSURANCE COVERAGE Available on a Typical Auto Policy

Before you make a decision about what kind of automobile insurance coverage to pay for, know what your options are:



## INSURANCE TO COVER YOURSELF

### UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/underinsured motorist (UM/UIM) coverage **pays for injuries if you are hit by a driver who does not have insurance, doesn't have enough insurance or flees the accident.** It also provides coverage:

- If you are a pedestrian hit by another vehicle or are riding a bicycle.
- If you are a passenger in someone else's car or even driving someone else's car
- To a relative that lives with you
- To occupants of the insured vehicle when an accident occurs

UIM coverage reimburses the injured person for past and future medical bills, past and future wages, loss of earning capacity, and pain and suffering.

### MEDICAL PAYMENTS

Medical payments coverage **pays for medical bills and even funeral expenses** for you and your family members if involved in an accident, regardless of who caused the accident. It also covers you as a pedestrian if you are hit by a car.

### PERSONAL INJURY PROTECTION (PIP)

Personal injury protection is also called PIP, or "no-fault" insurance. This coverage is mandatory in Florida and **allows you to collect lost wages, medical and funeral benefits up to a maximum of \$10,000** per family member or other passengers regardless of fault. It is similar to medical payments coverage as it helps pay medical bills no matter who is found at fault for an accident.

## INSURANCE TO COVER OTHERS

### LIABILITY INSURANCE

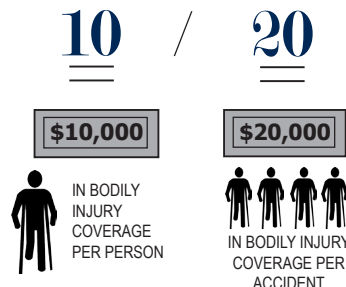
When you cause an accident, you may be held accountable for injuries or property damage resulting from that accident. Liability auto insurance pays for accidents you cause and is generally required by state law.

Liability insurance is composed of **bodily injury liability (BIL)** and **property damage liability (PDL)**.

- Bodily injury pays the **medical and other expenses** of those injured or killed in an accident you caused.
- Property damage liability **pays for the damage your vehicle causes to property.** Usually that is other cars in the accident, but may also include any other object you hit—garages, buildings, lamp posts, fences, etc.

### LIABILITY COVERAGE LIMITS

You may notice **2 numbers** associated with bodily injury liability coverage: The **first number is the limit covered per person** in an accident. The **second number is a total limit covered if 2 or more people** are hurt in the accident. For example, you may see the limits written as 15/25/10, or \$15,000 for bodily injury, per person/\$25,000 for total bodily injury/\$10,000 for property damage.



## INSURANCE TO COVER YOUR PROPERTY

### RENTAL REIMBURSEMENT

Rental reimbursement, or rental car coverage, helps **pay for the cost of a rental car** while your vehicle is being repaired after a car accident or after suffering damages that are covered through your car insurance policy, including theft, vandalism and weather.

### TOWING

Towing **reimburses you for towing charges** when your car breaks down.

### ADDITIONAL EQUIPMENT

Should you add additional equipment to your car after it leaves the factory, (such as an upgraded stereo or racing tires), it needs to be added to the additional equipment section of the policy. If it is not added, you will not have coverage for those items added to your vehicle.

### COLLISION

Collision coverage **pays for accident-related repairs to your car** (as well as replacement costs if your car is totaled) after your vehicle collides with another car; crashes into an object; or rolls over.

### COMPREHENSIVE

Comprehensive **pays for damage caused by events that aren't accident-related**, such as fire, theft, or a rock hitting the windshield of your car. This includes repairs to your car.