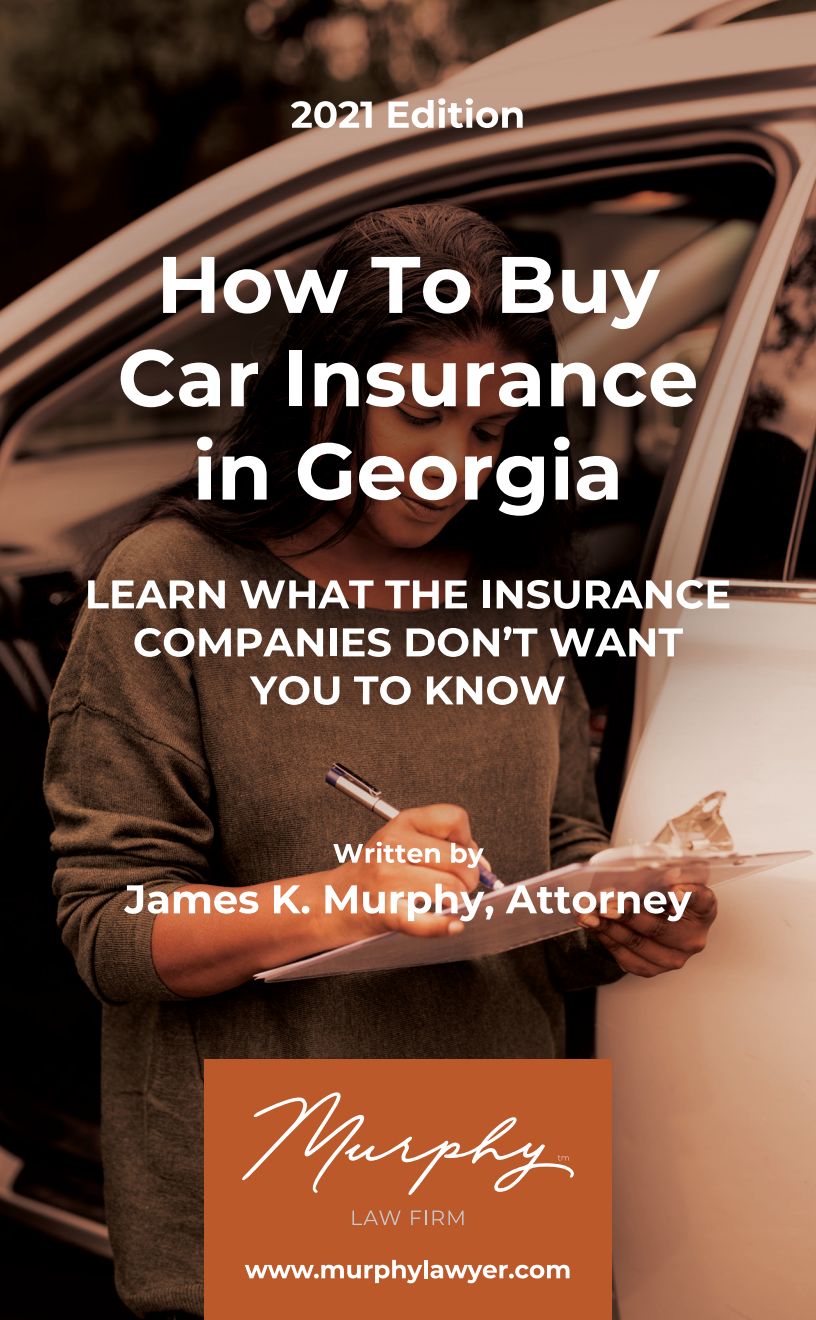
2021 Edition

How To Buy Car Insurance in Georgia

LEARN WHAT THE INSURANCE COMPANIES DON'T WANT YOU TO KNOW



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"How to Protect You and Your Family from Irresponsible Drivers in Georgia"
(From the People Who Don't Sell Insurance)

HOW TO BUY CAR INSURANCE IN GEORGIA

What the Insurance Companies Don't Want You To Know

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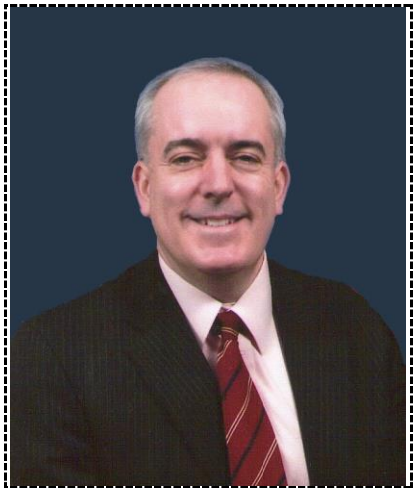
Why Should You Read this Report?



Thank you for requesting this booklet. I believe the information is very valuable and important in assessing to your car insurance needs. It is disturbing to see the increasing number of car accidents especially at major intersections in Douglas, Paulding, and Carroll Counties. What about the number of high-speed chases we hear about on Interstate-20 going through Douglas County? I cannot stress enough the importance of having enough car insurance to cover you and your family in the event of an accident.

Believe me, I'm not trying to sell insurance, but after meeting with my clients over the years I have learned that insurance companies do not do a good job at explaining to the public the importance of adequate uninsured motorist coverage. Please take the time to read over this booklet so you can make a more informed decision about your car insurance needs.

My name is James Murphy and I have been an attorney for over 25 years. I focus on my practice on accident and injury claims. You can find out more about my practice at my website www.murphylawyer.com.

- Practicing attorney in Georgia since 1991
- Martindale Hubbell Attorney Rating - BV- An indication of an exemplary reputation and well established practice with ethics rating noting adherence to professional standards of conduct and ethics, reliability, diligence, and other criteria relevant to the discharge of professional responsibilities.
- Member of the America Trial Lawyers of America and Georgia Trial Lawyers
- Located in Douglasville, Georgia
- Georgia Author of Consumer Reports on the legal industry

Read this Important Information to Learn How to Protect You and Your Family in the Event of a Serious Automobile Accident.

Most Georgians carry too little car insurance. Time and time again you hear it on the news, about another serious accident on Georgia highways. An innocent person is killed or seriously injured in an automobile accident almost everyday. Here is a terrible example about what happens almost regularly on Georgia roadways.

A woman goes into an attorney's office to explain that her husband has just been in a horrible car accident in which he suffered a brain injury, broken arm and leg. When the accident occurred, he went into a coma, but is slowly recovering. She is told that he will have to go through rehabilitation, and she is astonished by some of the medical costs that she is beginning to incur.

$20,000.00 emergency room bill
$10,000.00 for every day in the hospital
$10,000.00 emergency room doctor bill
$2,000.00 per day for physical therapy
Unknown lost income from work and future lost wages
Unknown amount for future medical care

The lawyer questions the woman about health insurance and she explains that her husband just started a new job and the family is without health insurance. She asks "could they sue the driver who hit her husband?" Unfortunately, the attorney finds out that the driver who hit her husband only has the minimum insurance required under Georgia Law, which is $25,000.00. The lawyer asks, "you have uninsured motorist coverage, don't you?" The wife explains, "no, we dropped our uninsured motorist coverage because my husband was out of work for several months and we tried to save on insurance."

But we can still sue the driver, can't we? Sure, we can, but what does he have? He is a young man with only $25,000.00 in insurance coverage. Now he is in jail, because he was driving under the influence when he hit your husband. Even if we sue him and win a big judgment in court, he can file bankruptcy and you will never receive anything more than the $25,000.00 in insurance coverage. How do I pay all these medical bills? The woman asks. I have spoken to the medical providers and they will not provide rehabilitation or future medical care without some type of health insurance.

No one ever explained to this couple the importance of uninsured motorist coverage. Unfortunately, its too late for this family, but its not too late for you.

Understanding Car Insurance

For the most part insurance companies do a terrible job of explaining what type of automobile insurance coverage you should have. There are two major parts to your car insurance policy that you must understand:

Liability Insurance

Liability insurance protects you if you cause a car wreck and someone else is hurt. The liability coverage you have will protect you financially from the person you injured. The insurance company will defend you and hire an attorney for you, (if you are sued) and pay the injured person up to the limits of the liability coverage you purchased.

Uninsured Motorist Insurance (UM)

If you buy uninsured motorist insurance and the driver who injures you has no insurance, or not enough insurance, then your insurance company will pay you up to the limits of your uninsured motorist coverage. Since the other driver is underinsured or uninsured your company pays you.

UM Coverage is also important in the event that you are hit by a hit and run driver and the other driver is never apprehended. In that event, your uninsured motorist coverage will protect you as well.

Finally, your uninsured motorist coverage will also protect you if the other party has less insurance then you. For instance, if you get hit by someone who purchased a relatively low amount of liability insurance (for instance $25,000.00), your own policy will protect you up to the amount that you purchased for yourself. So for instance, if you were in a serious automobile accident as the husband that I described earlier and the other driver only had $25,000.00 in liability coverage, but the husband had $1,000,000.00 (1 million) in damages from the accident, the other driver's insurance would pay the first $25,000.00 with the husband's UM coverage covering him for up to $1,000,000.00 for his losses.

Coverage Limits

It is also important to understand what the coverage limits mean in the event of an accident. What does it mean when your insurance policy says that you have $25,000.00 / $50,000.00 liability coverage or $50,000.00 / $100,000.00? Basically, what the policy is telling you is that the first number indicates what coverage is available per person in the event of an accident and the second number is the total coverage available for one accident. So, for instance, if there is

$50,000.00 / $100,000.00 in coverage each injured person would be covered up to $50,000.00, but the total coverage available for the accident is only $100,000.00. If five people were hurt in the accident the most any one person could be paid is $50,000.00, but all five people together could not recover more than $100,000.00. In this situation, any one person's damages could not exceed $50,000.00 or the entire claim of all people in the accident could not exceed a $100,000.00. You would be personally responsible for any amount above the policy limit if you caused the accident.

Just How Much Uninsured Motorist Coverage Should You Buy?

To protect yourself in the event of a catastrophic accident as the one previously described, you should buy as much UM coverage as you possible can.

But How Expensive Is It?

Your insurance company must offer UM coverage to you. However, they may not explain how important it is or the costs involved. There are some additional costs for UM coverage, but as we have previously explained it is very important to have this type of automobile insurance coverage. It's also not as expensive as you might think.

When I increased my was coverage two years ago from $50,000.00 to $1,000,000.00, the additional coverage was only $300.00 per year - Is a few hundred dollars per year worth the piece of mind to know that if you or a family member is seriously injured in a wreck you are covered for up to a million dollars?

Why Don't the Insurance Companies Encourage You To Have Lots of Uninsured Motorist Protection?

The reason insurance companies fail to advise you about UM coverage is because it is a good deal for you and a terrible deal for them. As you can see from paying a nominal amount for an additional UM coverage you get a lot more protection.

I strongly recommend that you review your automobile insurance policy limits. If you have anything less than $1,000,000.00 in UM coverage, I would strongly advise you to contact your insurance agent to find out what the costs would be to cover you for $1,000,000.00 in UM coverage. I don't think that I must explain the danger out there on the Georgia roadways. You hear about terrible accidents every day. With the increasing costs of medical expenses, hospital and doctor bills, doesn't it make sense to have as much coverage as you possible can?

If you have any questions, please feel free to call us at (770) 577-3020. If you found out about us through this book, we will be glad to consult with you

concerning your automobile insurance coverage through a free telephone conversation.

What To Do If You Are In A Car Wreck And You Don't Have Health Insurance

Unfortunately, more and more Georgians are finding themselves unable to afford the high premiums for health insurance for themselves and their families. Unfortunately, most medical providers today are not accepting patients unless they have some type of health insurance. So, what do you do if are in an automobile accident, through no fault of your own, and you need medical care, but don't have adequate health insurance?

My law firm is part of an establish network of medical providers that work in the field of personal injury serving patients that do not have health insurance. These services include access to MRI's, medical doctors, surgeons, chiropractors, physical therapists and other medical procedures, all based on liens against the patient's personal injury case. These medical services are essential to providing appropriate medical care to the injured victim in an automobile accident and to properly document medically the injuries that our clients suffer in an automobile wreck cases.

If you have any questions, please call (770) 577-3020 for a free consultation. Remember drive safe and be covered.

<u>This book is not legal advice!</u> Georgia Law requires that I inform you that what is in this book is not legal advice. I'm not your lawyer until you and I enter a written agreement for me to be your lawyer. I know the arguments the insurance company will make - and so should you - even before you file your claim. I can offer suggestions and identify traps, but please do not construe anything in this book to be legal advice about your case, as each case is different and an attorney can only give you quality legal advice when he or she understands the facts involved in your case.