

Search



Guest column | Jason Melton

The legal perspective on car insurance

By Jason Melton, guest columnist
In print: Friday, May 9, 2008

Editor's note: This is the last in a series of guest columns written by members of the Hernando County Bar Association to coincide with Law Week 2008.

Too often I find myself in the uncomfortable position of counseling injured persons about their automobile coverage *after* they have suffered injuries from an automobile accident. After this past year, where the Florida Legislature again decided not to make bodily injury coverage mandatory and even suspended the obligation to own personal injury protection coverage for a short time, there are many questions about auto coverage in Florida. I hope the following information will help you in purchasing and better understanding auto insurance in Florida.

Personal Injury Protection (PIP): This is an extremely valuable part of coverage for you, your family members and passengers no matter who is at fault. PIP also pays if you are struck by a vehicle while entering or leaving your vehicle, sitting in your vehicle, or walking along the road. The state of Florida requires you to have this coverage. Do not allow an insurance company to sell this coverage to you with a deductible. PIP covers 80 percent of medical expenses, and 60 percent of loss of income. Most companies will only sell \$10,000 of PIP. The best companies offer extended PIP, which means you can purchase more than \$10,000 in PIP benefits.

Bodily Injury (liability coverage): This covers everyone else from your legal liability and is important. This coverage will never cover injuries you suffer. So, if you have purchased high bodily injury coverage (as you should to protect yourself financially), you have insured your assets, but have done nothing to protect yourself (specifically if you are injured in an accident).

Medical Expense Coverage (MEDPAY): This coverage acts as a supplement to the PIP coverage for medical expenses only as discussed above. However, here MEDPAY pays 100 percent of medical expenses up to the MEDPAY limit that you purchase. In addition, MEDPAY can be used to cover the remaining 20 percent from your PIP. This is also extremely valuable and can be a great benefit if injured in an accident.

Under- or Uninsured-Motorists Coverage (UM or UIM): UM coverage is the most important insurance you can purchase from your insurance carrier. UM coverage protects you, family members and passengers when someone other than you is at fault for an accident. UM coverage is triggered when the at-fault party has no bodily injury insurance (very common in Florida because Florida law does not require a person who owns a car to purchase bodily injury insurance), or does not have enough bodily injury insurance (happens too often as drivers become penny-wise and pound-foolish when purchasing insurance coverage). My candid opinion is that any automobile insurance policy without UM or UIM coverage is almost not worth having as this is the most valuable protection you have when someone else is at fault.

Story Tools

- E-mail this story
- Contact the editor
- Print this story
- Comment on this story

Social Bookmarking

- Digg
- Facebook
- Stumbleupon
- Reddit
- Del.icio.us
- Newsvine

ADVERTISEMENT



Top Local Video



Subscribe to the Times

Click here for daily delivery of the St. Petersburg Times.

Email Newsletters

Be the first to know. Register for free breaking news alerts and morning headlines.

ADVERTISEMENT

ADVERTISEMENT

Most emailed

- Wal-Mart puts good wines into most folks' budgets
- High school teaching provides lesson in futility
- Crist orders agencies to trim 4 percent
- Many states watch — and like — Florida's education policy
- Survival guide for young black men

Columns

- Fighting muck fires takes complex battle strategy
- A third-grader's desk is his cluttered castle

Special report

- 10 years of reckoning
Hank Earl Carr took four victims on May 19, 1998, three of them law enforcement officers. And in his wake, he left the wounded.

- More special reports

Video report



Paycheck to paycheck
Catch up with a once-struggling dad, a budgeting retiree and a resourceful mom.

- More video reports

Multimedia report

- Park and Walk
The Times had a few reporters walk

some of the proposed routes to the proposed new stadium.

[More multimedia reports](#)

Stacked vs. Non-Stacked: This can mean a great difference in the compensation you receive if you, a loved one and/or a passenger is seriously injured or killed by someone else's negligence. The principal difference between these coverages is that the total amount of protection under the stacked form is the total of the bodily injury or uninsured motorist coverage multiplied by the number of vehicles on your policy.

Under non-stacked forms, the limit stated applies per accident, regardless of how many vehicles you own or insure. If you have Non-Stacked Insurance and you own or insure two or more vehicles, call your insurance company immediately and ask for your insurance to be stacked. The effect will be that your limits will be multiplied by the number of cars you own. For instance, your 100/300 uninsured motorist limits will become 300/900 if you own or insure three vehicles.

Car insurance is not free. However, the marginal cost of having quality coverage is far outweighed by the benefits that coverage can provide during an automobile accident. I hope this outline of automobile insurance in Florida has helped you. Should you have any questions about your auto policy, or if you've suffered a car accident and you are not sure what the next step is, contact an attorney who practices in personal injury immediately.

Please buckle up and drive safely.

Jason M. Melton is president of the Hernando County Bar Association. His law practice is in Spring Hill. Guest columnists write their own views on subjects they choose, and do not necessarily reflect the opinions of this newspaper.

[Last modified: May 15, 2008 05:35 PM]

Comments on this article
by Carmelo

May 15, 2008 5:34 PM

Long story short,woman cuts us off we ,avoid accident she continues to go hits us into a tree thought i was ok couple of days go by,went to hospital, find out really hurt bottom of my back,insurance isnt helping and laywer isnt very much help either.

CARINSURANCE

Find out why 90% of policyholders renew. Get a quote from AAA!
www.AAA-AutoInsurance.com

Mercury Auto Insurance

Our Customers Save With Our Low Rates. See For Yourself.
www.MercuryInsurance.com

Cheaper Auto Insurance

Find lower auto insurance rates by comparing multiple quotes 100% Free
www.OnlineAutoInsurance.com

Travelers Auto Insurance

Get a Free Instant Insurance Quote. Call us at 1-800-465-6241.
www.Travelers.com

Ads by Google



© 2008 · All Rights Reserved · St. Petersburg Times
490 First Avenue South · St. Petersburg, FL 33701 · 727-893-8111
[Contact Us](#) | [Join Us](#) | [Advertise with Us](#) | [Subscribe to the Times](#) | [RSS](#)
[Privacy Policy](#) | [Standard of Accuracy](#) | [Terms, Conditions & Copyright](#)