

Why Uninsured Motorist Coverage Is Crucial to Protect Drivers on the Road

It has never been more important to have uninsured motorist insurance than in today's uncertain world.

NEW ORLEANS, LOUISIANA, UNITED STATES, May 8, 2023 /

EINPresswire.com/ -- As more people hit the roads, the risk of being involved in an accident with an uninsured driver increases. Uninsured motorist coverage provides protection against such situations, ensuring that drivers are not left to bear the financial burden of someone else's negligence. In this press release, we explore why uninsured motorist coverage is essential for drivers, with insight from [industry expert Dan Burghardt](#).



DAN BURGHARDT
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Uninsured motorist coverage (UM) is a type of insurance that protects policyholders against financial loss in the event of an accident with an uninsured driver or a hit-and-run. UM coverage is not mandatory in all states, but it is strongly recommended by insurance experts.

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Dan Burghardt, a seasoned insurance professional with years of experience in the industry, states, "The number of uninsured drivers on the roads is alarming. [The Insurance Information Institute \(III\) reports](#) that in 2021, approximately 13% of drivers in the United States were uninsured. The cost of being involved in an accident with an uninsured driver can be devastating. Uninsured motorist coverage is essential for drivers to protect themselves and their families from financial loss."

UM coverage comes in two forms: uninsured motorist bodily injury (UMBI) and uninsured motorist property damage (UMPD). UMBI covers medical expenses, lost wages, and other damages for policyholders, authorized drivers, and passengers if they are injured in an accident with an uninsured driver. UMPD covers the repair or replacement of your vehicle if it is damaged in an accident with an uninsured driver.

According to Burghardt, "Not having uninsured motorist coverage can lead to significant financial strain. Medical bills and property damage costs can add up quickly, especially if you or your passengers sustain serious injuries. Additionally, if you don't have UM coverage and are unable to recover damages from the at-fault driver, you may be left with a damaged vehicle and no means to repair or replace it."

The potential financial consequences of not having uninsured motorist coverage underscore its importance. Burghardt points out that "in a perfect world, all drivers would have adequate insurance to cover any damages resulting from an accident. However, this is not always the case. With uninsured motorist coverage, drivers can have peace of mind knowing they are protected from the financial burden caused by uninsured drivers."

Moreover, UM coverage can also protect drivers in cases where the at-fault driver has insurance, but their policy limits are insufficient to cover the total cost of damages. This is referred to as underinsured motorist coverage (UIM) and is often bundled with UM coverage.

Many drivers mistakenly believe that their regular collision or comprehensive coverage will protect them in the event of an accident with an uninsured driver. However, collision coverage only covers damages to your vehicle, regardless of who is at fault, while comprehensive coverage protects against damages from incidents other than collisions, such as theft, vandalism, or natural disasters.

Burghardt emphasizes that "collision and comprehensive coverage are important, but they do not provide the same protection as uninsured motorist coverage. UM coverage specifically covers the gap left by uninsured or underinsured drivers, ensuring that you are not left with out-of-pocket expenses after an accident."

When selecting an auto insurance policy, it is crucial to consider not only the legal requirements in your state but also the potential financial risks associated with being involved in an accident with an uninsured driver. As Burghardt explains, "It's important to weigh the cost of adding uninsured motorist coverage to your policy against the potential financial losses that could result from an accident with an uninsured driver. In many cases, the peace of mind and financial protection offered by UM coverage far outweigh the additional premium cost."

It is also essential to carefully review and understand the policy limits when selecting UM coverage. This ensures that the policy provides sufficient protection in the event of an accident with an uninsured driver. Policyholders should consider their personal circumstances, such as

their health insurance coverage, the value of their vehicle, and potential lost wages, when determining the appropriate level of UM coverage.

Burghardt recommends that "drivers should [consult with a knowledgeable insurance agent](#) or broker to discuss their individual needs and determine the appropriate level of uninsured motorist coverage for their situation. Having the right coverage can make all the difference in the aftermath of an accident."

In conclusion, uninsured motorist coverage is an important aspect of auto insurance that offers significant financial protection for drivers and their families. With a concerning number of uninsured drivers on the roads, having UM coverage in place is crucial to avoid the financial burden resulting from an accident with an uninsured or underinsured driver. By taking the time to understand the coverage options and select the appropriate level of protection, drivers can have peace of mind knowing they are safeguarded from potential financial losses.

For more information about the importance of uninsured motorist coverage and guidance on selecting the right policy, consult with a reputable insurance professional.

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