

Blumenshine Law Group Releases New Article on The Importance of Uninsured and Underinsured Motorist Insurance

Chicago, Illinois – Blumenshine Law Group, renowned Chicago personal injury attorneys, is pleased to announce the release of its new article on the importance of uninsured (UM) and underinsured motorist insurance (UIM) to help drivers better navigate potential financial risks. Securing millions of dollars for injury victims across Chicago for the last 35 years, Blumenshine Law Group is dedicated to empowering clients with essential information to increase their understanding of their unique cases and ensure they receive the compensation they deserve. The firm's new article on uninsured and underinsured motorist insurance extensively explains the difference between UM/UIM Coverage, highlights the benefits and possible pitfalls, as well as the reasons why Blumenshine Law Group recommends a coverage of at least \$100K.

“The reality of the roads reveals a significant portion of drivers who are either uninsured or underinsured, posing a potential risk to insured drivers,” said a spokesperson for Blumenshine Law Group. “Even in states where auto insurance is mandated by law, compliance varies, and accidents with insufficiently insured drivers are a common occurrence. Uninsured and underinsured motorist coverage, therefore, provides a layer of financial security, reducing the economic impact on individuals and families involved in such accidents.”

Uninsured and underinsured motorist insurance is a crucial aspect of auto insurance policies that safeguard drivers financially in the event of an accident involving an at-fault driver who either lacks sufficient insurance or has no insurance coverage at all. This coverage steps in to cover medical expenses, lost wages, and other costs incurred, ensuring that victims do not face financial turmoil due to another's lack of coverage.

UM/UIM insurance serves as a critical safety net when an individual is involved in a collision with an uninsured motorist. This coverage typically pays for bodily injury and property damage incurred, allowing the covered individual to avoid substantial out-of-pocket expenses. Uninsured Motorist Bodily Injury coverage (UMBI) takes care of medical expenses, pain and suffering, and lost wages related to the accident. Simultaneously, Uninsured Motorist Property Damage coverage (UMPD) provides compensation for damage to the vehicle or other property.

UM/UIM insurance serves as a critical safety net when an individual is involved in a collision with an uninsured motorist. This coverage typically pays for bodily injury, property damage, medical expenses, pain and suffering, and lost wages, allowing the covered individual to avoid substantial out-of-pocket expenses. In the unfortunate event of a hit-and-run, UM coverage becomes indispensable, as it compensates for the lack of a liable party to pursue, ensuring victims are not financially abandoned due to the irresponsibility of others.

When purchasing UM/UIM insurance, Blumenshine Law Group advises individuals to carefully

evaluate the policy's coverage limits to ensure they are in line with potential risks. A policyholder should compare these limits with their health insurance and consider how it would integrate in the event of an accident. Additionally, while UM/UIM insurance covers many accident-related expenses, it does not cover all forms of damage and loss.

Blumenshine Law Group invites prospective clients seeking high-quality representation for a personal injury case to call 312-766-1000 today or fill in the contact form via the website to schedule a free consultation.

About Blumenshine Law Group

Blumenshine Law Group has been serving the Chicago community for 35 years, specializing in personal injury cases. The law firm's team of experienced attorneys and staff has a deep understanding of the complexities of personal injury law and a proven track record of success in obtaining fair compensation for their clients. Blumenshine Law Group is dedicated to advocating for the rights of injury victims and fighting to secure the maximum financial recovery possible.

More Information

To learn more about Blumenshine Law Group and the firm's areas of expertise in personal injury law, please visit the website at <https://blumenshinelawgroup.com>.

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About Blumenshine Law Group

At the Blumenshine Law Group, we are experienced Chicago insurance and injury attorneys who are not afraid to fight for your rights in court. With more than 30 years of legal experience, together we make a powerful team.

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