

[Don't Let the Economic Crunch Bite Your Car](#)

Here's a scenario that is going to become a lot more common: Joe Smith loses his job, and desperate to reduce expenses, drops his auto insurance. Distracted and nervous en route to a job interview, he hits your car. Guess whose insurance will be paying for the damage? Yours. That's why you have UM/UIM coverage, and if you don't...you should.

Uninsured (UM) and underinsured motorist (UIM) coverage protects you if you're in an accident with someone who doesn't have enough or any coverage of their own. Adding this type of coverage to your auto insurance policy is relatively inexpensive. In some states it's mandatory. [Click here](#) for more information on these types of policies.

Review your auto policy and check your UM/UIM limits. If you have none, get a quote to add the coverage. If you have only the minimum limits required by law, consider raising them to get the added protection you need in today's rocky economic climate. Generally speaking, you'll find it's relatively cheap to increase the amount of your coverage limits to enhance your insurance security.

SPECIAL EVENT NOTICE FOR OUR LAWYER READERS:

The ACI's San Francisco Bad Faith Litigation Conference is coming up April, and has historically been a unique venue where policyholder attorneys can interface with insurance company executives, lawyers and judges.

Wednesday, April 29-Thursday, April 30, 2009
Grand Hyatt, 345 Stockton Street, San Francisco, CA

The conference features two judicial panels and an in-house counsel and claims examiner panel. Attendees interact with industry leaders and hear perspectives from judges, plaintiff and defense-side attorneys on theories and defenses, evidence, and arguments that have turned cases one way or



another. Register by April 3rd using service code "752L09.S" to lock in the \$1795 rate. To register, call 888-224-2480 or go online at <http://www.AmericanConference.com/BadFaith>.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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