

Are you “UNDER”INSURED when out on the public roads?

By: Jordan A. Ziegler, Esq.

I am constantly reminded of the unfortunate fact that 12 out of the 21 Suffolk County Police Officers who have lost their lives in the line of duty, nearly 60%, did so as the result of a motor vehicle accident. Combine that with all the other departments that make up the Police Conference, and you have the potential for many accidents on the roads.

To protect yourselves and your family, every law enforcement personnel should look at your personal auto insurance policy and maximize your **UM/SUM uninsured/ supplementary underinsured insurance coverage** on your own private vehicles. You are covered if you are injured in an accident even while operating an employer's vehicle. SCPD does not carry SUM coverage on their vehicles and that leaves it up to you.

What is UM/SUM coverage? It is insurance that covers you and your family by paying money to yourself from your own private auto policy if the offending vehicle has no insurance or less insurance than you have. For example, if a driver in a vehicle with the NYS minimum, 25/50 policy injures you and your injuries are severe and worth more than \$25,000 in a lawsuit or

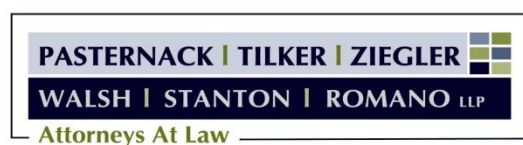
settlement, the most that you will recover from their insurance could be \$25,000. **NO MATTER HOW SEVERE YOUR INJURIES!** However, if you had purchased more than the primary 25/50 on your own policy and **HAD ALSO** increased your standard UM/SUM coverage to a higher amount, you would be eligible to seek additional money from your own carrier, less any monies already paid, up to hundreds of thousands of dollars!

If you or someone you live with owns a vehicle and that vehicle's primary liability coverage is *more* than \$25,000/\$50,000 (25/50) but your *uninsured/ Supplementary underinsured UM/SUM* coverage is at the minimum 25/50, then **YOU ARE UNDERINSURED** and need to increase your coverage.

How do I get it and is it expensive?

Ask your broker or insurance agent and insist on raising your SUM coverage to the maximum. You might be surprised at how inexpensive it is. In most cases the cost may not exceed \$30-40 a year.

**We can review your auto policy at no charge. Feel free to contact us.
800-692-3717**



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