

What you need to be fully protected in Pennsylvania

Many people do not understand the difference between the **LIMITED TORT** and **FULL TORT** options offered by their auto insurance company:

- **Limited tort** prevents you from receiving compensation for pain and suffering if you are injured in an accident, unless you have a serious injury—legally defined as a serious impairment of body function or permanent serious disfigurement. This was intended to save you 15% on your insurance premium in return for your giving up your right to make a claim for pain and suffering when your injuries resulting from an automobile accident are not serious. However, insurance companies looking to minimize their liability have argued that a variety of injuries—like broken bones or small facial scars—are not serious injuries. So, many victims of reckless drivers have been prevented from seeking justice. Limited tort not only puts you and your family at risk in your own car, but it even applies when you or your children are injured as passengers in someone else's car.
- **Full tort:** While there are four exceptions to limited tort, including being injured by a driver convicted of DUI, the best choice is to select full tort. Full tort costs a little more, but it could mean thousands of dollars to help you through a difficult time in your life if you are injured by a careless driver.

Uninsured/underinsured motorist protection is optional in Pennsylvania, but we highly recommend that you add it to your policy. It provides you, your family members, and the passengers in your vehicle with essential protection. **Uninsured Motorist** coverage protects **you and your passengers** in an accident involving a driver, who has no insurance. If you don't have this coverage, you can sue that driver, but, even if you get a verdict against him, you may not be able to collect anything from him. However, if you do have **uninsured motorist** coverage and your injury is, for example, worth \$50,000, your own insurance carrier will pay you \$50,000 to compensate you for your injuries. **Underinsured Motorist** coverage protects **you and your passengers** in an accident involving a driver, whose policy limits are very low, like \$15,000 (minimum required in Pennsylvania). So, if the value of your injury is \$50,000, then his insurance company will pay the \$15,000 and your insurance will pay the other \$35,000.

More than 1 in 13 vehicles on Pennsylvania highways have no insurance. So, **Uninsured Motorist** coverage and **Underinsured Motorist** coverage are **vital!**

If you have more than one vehicle in your household, we highly recommend that you ask your insurance agent for **Stacking!** **Stacking** multiplies your **Uninsured** and **Underinsured Motorist** coverage by the number of vehicles in your household. It will cost you only \$30 - \$40 per year, but it will provide additional protection for you and your passengers if you sustain severe injuries.

We recommend **full tort** coverage and stacked **uninsured/underinsured** coverage of \$100,000 per person/\$300,000 per occurrence.