



# Quarterly Legal Guide

FROM WILLIAM P. MOORE



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## Are You Protected?

Understanding how to protect yourself from the uninsured and underinsured.

Individuals seriously injured by an uninsured driver or a driver with insufficient insurance is a far too common occurrence. When clients turn to me after such an accident, I ask about their own insurance, namely Supplemental Underinsured Motorist (SUM) coverage and Uninsured Motorist (UM) coverage. The response I often get is, *what is that?*

I offer you the following guide to inform you of this essential coverage.

### What is SUM and UM coverage?

Supplemental Underinsured Motorist (SUM) coverage and Uninsured Motorist (UM) coverage are insurance options that protect you and your family. If you are in an accident with an uninsured or underinsured motorist, your SUM or UM insurance can provide you with coverage for damages that the other driver cannot compensate you for.

### How does SUM coverage impact me?

SUM coverage triggers when you are in an automobile collision and struck by someone with, for example, the minimum coverage in New York State, \$25,000. If you have SUM coverage that exceeds the other driver's insurance limits, your SUM coverage would trigger to allow you to make a

claim for that supplemental (SUM) insurance.

**For Example:** I represented a woman who was seriously injured when she was struck by a driver who had the minimum NYS coverage of \$25,000. If she did not have SUM coverage that exceeded that driver's coverage, the most she could recover would be \$25,000. Fortunately, she had \$100,000 in SUM coverage. Therefore, after deducting what she recovered from the at fault driver, \$25,000, we were able to secure a SUM claim against her own insurance company. Ultimately, we were able to recover \$75,000 for the client on top of the \$25,000 she recovered from the at fault driver.

### How Does UM coverage impact me?

In the event you are in an accident with a vehicle that does not have insurance, Uninsured Motorist (UM) coverage allows you to make a claim against your own insurance company to compensate you for your serious injuries.

**For Example:** A client of mine was struck and injured by a car without any insurance. Fortunately, the client had UM coverage in the amount of \$300,000. Because he had this important coverage, he was able to make a

claim against his own insurance company to cover the expenses associated with his accident and injuries.

### Where do I get this important coverage?

You can purchase SUM and UM coverage with your personal automobile insurance coverage. For example, you can purchase \$50,000/\$100,000, \$250,000/\$500,000 or even \$500,000 single limit policies, depending on your carrier.

### How do I find out if I have enough SUM/UM coverage to protect me and my family?

I encourage you to call me anytime at 716 849 1333 ext. 306 and I would be happy to review your insurance policy. You can also send me a copy of your insurance policy via e-mail at [wmoore@lglaw.com](mailto:wmoore@lglaw.com). You also have the option to call your insurance agent and inquire about more coverage.

-William P. Moore

Turn to reverse side for more important information.

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## William P. Moore

Attorney William Moore fights for the seriously injured. He works to recover damages for clients hurt in automobile & motorcycle accidents, construction & workplace accidents, defective products, medical malpractice and injuries on property. Over the course of his career, Bill has obtained millions on behalf of his clients.

Bill's work on complex cases has drawn the attention of the Buffalo News and other statewide publications. His legal insight has lead to being featured as a regular guest on The Law Line, a weekly radio show on WNEB 970 AM.

If you have any questions regarding a personal injury or any other legal need, please call Bill at anytime for a free consultation at **716 849 1333 ext. 306**. He will provide guidance on how to best handle your matter.



## Don't just take our word for it...

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