

## The dangers of uninsured or underinsured motorists

Written by Australian Business

---

September 14, 2013 /**24-7PressRelease**/ -- With the chance of being in a [motor vehicle accident](#) a reality at any time, New Haven residents should know the facts about uninsured or underinsured motorists in order to help protect themselves and their passengers.

Connecticut law requires that all drivers carry a minimum amount of insurance. Additionally, the DMV requires that proof of insurance be provided at the time you register a vehicle or renew a vehicle registration. Unfortunately, there are still some motorists who do not heed these laws.

The Insurance Research Council estimates that 16.1 percent of all drivers in the country are uninsured and that 14 percent of all traffic accidents that occur are caused by [uninsured motorists](#). Those are staggering numbers and should represent serious concerns to you as an insured driver. Being hit by a driver who does not carry auto insurance could have significant financial impact for you.

### Basic Connecticut insurance requirements

The minimum level of liability insurance that all drivers in Connecticut are required to carry should provide up to \$20,000 of coverage for any bodily injury or death to one person, up to \$40,000 for injury or death to more than one person and up to \$10,000 in property damage for one accident.

### A special word about underinsured motorists

Even if a driver carries the legally required minimum amount of coverage, you could still find yourself out of pocket if the damage to you, your passengers and/or your vehicle exceeds the maximum limits of the at-fault driver's insurance. While the state has set minimums for insurance coverage, it is highly advisable that all drivers carry more than the lowest amount of coverage.

### Options if you are hit by an uninsured or underinsured motorist

## **The dangers of uninsured or underinsured motorists**

Written by Australian Business

---

Some people may think they have no ability to receive compensation if they are hit by a driver either without or with insufficient insurance. This is not true. There are still some options for you if this is your situation.

First, you can consider your own insurance policy's coverage for uninsured or underinsured motorists. You could also secure proper legal counsel and work to get a settlement directly from the driver who caused the accident rather than from an insurance company.

### **It really can happen**

Connecticut Department of Transportation statistics show a total of 4,558 accidents recorded in New Haven County in 2008. That figure represents 4.37 percent of the total statewide. Of those accidents, 1,150 resulted in personal injuries and 10 were fatal accidents.

It is important to be aware of the risk of accidents and to take action to protect yourself if you are involved in an accident. Consulting with an attorney is always a recommended course of action after an accident.

Article provided by Law Office of Mark DellaValle Visit us at [www.dellavallelaw.com](http://www.dellavallelaw.com)