



The Lapidus Law Firm, PLLC



PERSONAL ATTENTION AND DEDICATION THROUGH EVERY PHASE OF THE CASE

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NEWSLETTER

FROM THE DESK OF



Lawrence S. Lapidus

Best wishes for a Safe and Happy Holiday Season from Larry Lapidus

and the entire staff of the Lapidus Law Firm where a successful outcome for every client is our everyday goal.

HOW MUCH AUTOMOBILE INSURANCE DO YOU NEED?

Since it is impossible to determine in advance the nature and extent of one's injuries and the amount of medical bills and the value of lost income, this is a difficult question to answer. The reason is that the adequacy of the insurance you buy can only be determined after the accident and you must make the purchase decision before any accident happens. Further, due to monetary limits on an individual's ability to pay premium dollars without being able to pay for the other necessities of life, it is nearly impossible for most consumers to insure against catastrophic injuries due to the costs of doing so. But here are some general guidelines to assist in your purchase decision. If you have been injured before or if you are over 50 years of age and /or not in good health, **you will need more insurance than recommended below. The amounts suggested are ONLY minimums.** You should buy more than the minimum if you operate your vehicle on the Beltway or other highways.

If you, a friend, or relative have been injured in an auto accident, I can help.

Call Me for a

Free Consultation

DC/VA 202-785-5111

MD 301-605-4296

1. In Maryland, car owners should buy at least \$10,000 in PIP coverage and \$100,000 in uninsured motorist benefits and UNDER-insured motorist (UIM) benefits. Under-Insured means that if the at-fault driver only has \$30,000 in coverage and the value of your losses is more than \$30,000 , including all of your medical charges and loss of income, as well as pain and suffering, you can potentially recover more money from your own carrier provided that you buy more than \$30,000 in UIM benefits.

2. In DC, car owners should buy \$100,000 minimum of UM and UIM insurance. DC PIP is a problematical purchase because it only may be used if there is no at-fault driver or an inadequately insured one. DC residents injured in a DC accident are not allowed to sue for pain and suffering if they elect to take DC PIP. The decision to accept PIP benefits must be made within 60 day of the accident or it is waived forever. But because it is impossible to predict how an accident will occur, DC PIP coverage is advisable.

3. In Virginia, car owners should purchase Medical Pay coverage of at least \$10,000. Again, minimums of \$100,000 in liability and under-insured coverage are suggested. **Remember, these suggestions are ONLY minimums.** If you do not own a car and do not live in a residence with relatives who own a vehicle, you should buy a Non-Owners Policy of insurance. Why? Because if you are injured as a pedestrian or as a passenger, you may well need your own coverage or the additional coverage such policies typically provide.

4. In Virginia, car owners should purchase Medical Pay coverage of at least \$10,000. Again, minimums of \$100,000 in liability and under-insured coverage are suggested. **Remember, these suggestions are ONLY minimums.** If you do not own a car and do not live in a residence with relatives who own a vehicle, you should buy a Non-Owners Policy of insurance. Why? Because if you are injured as a pedestrian or as a passenger, you may well need your own coverage or the additional coverage such policies typically provide.

