

Do I Have Insurance If A Car Hits Me While I Am Riding A Bike, Walking Or Even Standing On The Side Of The Road?

In Kentucky if you are hit by a car while riding a bike, walking or even standing on the side of the road there should be insurance coverage. Your medical bills for treatment received for those injuries will be covered by the PIP insurance of the car that hit you. If that car does not have insurance, then the PIP insurance you have on your own car should cover you. If you do not own a car and do not live with anyone that owns a car, then you may be eligible for benefits under the Kentucky Assigned Claims Plan.

Your pain and suffering would be covered by the liability coverage of the car that hit you. If those limits are not sufficient to cover your injuries, then your Underinsured Motorist Coverage should pay the additional amounts, up to your limits, unless there is exclusion in your policy.

If the car that hit you did not have insurance, then you would submit the claim under your Uninsured Motorist Benefits, unless there is an exclusion in your policy.

It is important to ask your insurance agent if you would be covered under your policy in these circumstances. This is especially true in today's economic environment. With gas prices going through the roof many of us are walking or riding a bike when we have a short distance to go. Make sure you are covered.