

Uninsured Motorist Coverage (UM)

Uninsured Motorist Coverage (UM) is Kentucky automobile insurance coverage that pays you for your pain and suffering and your out of pocket expenses if you are in an automobile accident and are injured by a driver of a car that does not have insurance. This helps to financially protect you and your family from the negligent acts of others. This is a smart investment and should not be waived under any circumstances, as far too many people drive without insurance. If you are hit by one of these irresponsible individuals you want to make sure that you can be compensated. Don't get caught wishing you had this coverage. Don't let someone else's irresponsibility turn your life into a nightmare.

THIS IS INSURANCE COVERAGE THAT YOU SHOULD ALWAYS HAVE!

You should have as much uninsured motorist coverage as you can afford. Your Uninsured Motorist Coverage cannot exceed your liability limits. This will ensure that you and your family are compensated if you are catastrophically injured. Ten times the coverage does not cost ten times the premium. You need to ask your insurance agent to show you the increase in premiums as it relates to the increase in coverage. It is generally a very low amount, especially when compared to the increased benefits. Please remember that under no circumstances should you waive your Uninsured or Underinsured Motorist Coverage. This is part of the liability package offered by your

insurance agent unless the coverage is formally rejected. This rejection must be in writing.

Uninsured Motorist Coverage (UM) can be purchased as a package with Underinsured Motorist Coverage (UIM). You do not have to purchase both of these coverages; however, I would always have both coverages.