

What Happens If A Car Almost Hits Me And Causes Me to Hit Something Else?

Insurance policies are very long and complicated in Kentucky, and every other state for that matter. You must know what questions to ask to know what coverage you have. There are many different situations that can happen and there is little uniformity to auto insurance policies. Some insurance companies have a “Contact Rule” in which there must be contact with the at-fault driver in order for there to be a recovery from your Uninsured Motorist Coverage. The only way to know what coverage you have is to read the policy given to you by your agent or in the alternative ask your insurance agent to explain it to you.

Generally, if there is no contact between the cars there is no damage claim under your Uninsured Motorist Coverage. You may have a claim against the car that almost hit you if the car can be identified. You will have to prove that the car was the real cause of the accident. The best thing to do is speak with an attorney if you have any questions.

My advise on this is to “Get It In Writing” rule. Any time you ask your insurance agent a question about coverage, get the answer in writing. You can have them circle the information on the policy if the answer to your question is contained in the policy language. If you send an e-mail make sure the answer is e-mailed back to you and you save the answer.

Insurance policies are complicated and confusing. If you ask for a specific coverage you need to make sure it is in the policy. If it is not in the policy you don't have the coverage. The written policy controls all questions about coverage. Conversations between you and your insurance agent do not count if they are not reduced to writing. If it is not in writing it doesn't exist. So get it in writing!

If you have been in this situation ask your insurance agent, get the answer in writing, review the language in your insurance policy and contact your attorney so that you know what your legal rights and options are.