

# INSURANCE



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## Is Uninsured Motorist Auto Coverage Required?



Idaho and Washington residents are required to purchase Uninsured Motorist (UM) auto coverage, in an amount equal to their chosen public liability coverage limit for bodily injury, unless they waive this coverage in writing. Even though all drivers are legally required to have mandatory auto public liability insurance on their vehicles, about one in eight drivers are uninsured. Hit and runs, drunk or impaired drivers, old vehicles without proper maintenance - the odds are high that you or a family member will suffer bodily injury or suffer a significant financial loss caused by an uninsured driver. There have been so many of these uninsured accidents that UM/UIM coverage is now considered critical to your financial protection on your auto insurance policy.

### UM COVERAGE PAYS YOU FROM YOUR OWN POLICY under three types of coverage options:

**Uninsured Motorist (UM) insurance** – Also known as Uninsured Motorist Bodily Injury (UMBI) insurance, this coverage will pay for you and your passengers' medical bills and other compensation if you're involved in an accident with an uninsured motorist who is at fault. UM coverage also pays if, as a pedestrian, you are hit by an uninsured driver, or if you're the victim of a hit-and-run accident.

**Underinsured Motorist (UIM) protection** – An at-fault driver may have liability insurance, but their policy limits do not cover the full extent of the bodily injury claim for you or your passengers. UIM insurance will cover the "underinsured" shortfall up to your own UIM limit.

**Uninsured Motorist Property Damage (UMPD) coverage** – Remember, Uninsured Motorist insurance covers bodily injuries, not damage to your car or property. So, for your vehicles without collision coverage, you need UMPD coverage to pay for physical damage caused by an uninsured driver. Generally, UMPD also covers the uninsured auto damage to other personal property like your house or your fence.

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