Multimedia report

few reporters walk

Park and

Walk

Times

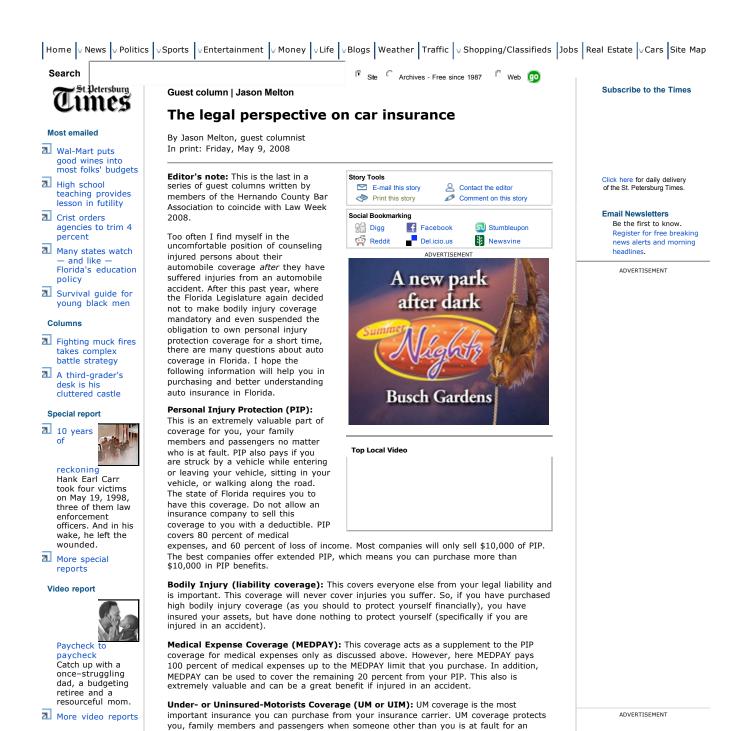
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accident. UM coverage is triggered when the at-fault party has no bodily injury insurance (very common in Florida because Florida law does not require a person who owns a car to

purchase bodily injury insurance), or does not have enough bodily injury insurance

have when someone else is at fault.

(happens too often as drivers become penny-wise and pound-foolish when purchasing

insurance coverage). My candid opinion is that any automobile insurance policy without

 $\ensuremath{\mathsf{UM}}$  or  $\ensuremath{\mathsf{UIM}}$  coverage is almost not worth having as this is the most valuable protection you

some of the proposed routes to the proposed new

More multimedia reports

Stacked vs. Non-Stacked: This can mean a great difference in the compensation you receive if you, a loved one and/or a passenger is seriously injured or killed by someone else's negligence. The principal difference between these coverages is that the total amount of protection under the stacked form is the total of the bodily injury or uninsured motorist coverage multiplied by the number of vehicles on your policy.

Under non-stacked forms, the limit stated applies per accident, regardless of how many vehicles you own or insure. If you have Non-Stacked Insurance and you own or insure two or more vehicles, call your insurance company immediately and ask for your insurance to be stacked. The effect will be that your limits will be multiplied by the number of cars you own. For instance, your 100/300 uninsured motorist limits will become 300/900 if you own or insure three vehicles.

Car insurance is not free. However, the marginal cost of having quality coverage is far outweighed by the benefits that coverage can provide during an automobile accident. I hope this outline of automobile insurance in Florida has helped you. Should you have any questions about your auto policy, or if you've suffered a car accident and you are not sure what the next step is, contact an attorney who practices in personal injury immediately.

Please buckle up and drive safely.

Jason M. Melton is president of the Hernando County Bar Association. His law practice is in Spring Hill. Guest columnists write their own views on subjects they choose, and do not necessarily reflect the opinions of this newspaper.

[Last modified: May 15, 2008 05:35 PM]

## Comments on this article

by Carmelo

May 15, 2008 5:34 PM

Long story short,woman cuts us off we ,avoid accident she continues to go hits us into a tree thought i was ok couple of days go by,went to hospital, find out really hurt bottom of my back,insurance isnt helping and laywer isnt very much help either.

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