



When your future
is at stake.

What type of insurance coverages can play a role in my personal injury case?

After establishing your right to recover, the next step is to determine if there are insurance companies who are liable for payment of your damages. At times, more than one insurance company may be liable. If the at-fault party carried no insurance, there may be other parties with a legal relationship to the at-fault party who have insurance.

The laws pertaining to insurance coverages and the right of insurance companies to be reimbursed (“subrogation”) can be quite complex. There are times when liability insurance companies rightfully or wrongfully deny that their insurance policies will cover negligent parties. There are also times when your own insurance company may rightfully or wrongfully deny that your insurance policy will cover your claims.

Uninsured/Underinsured Motorist Coverage

Sometimes the negligent party has no insurance and no other party is responsible for the accident. In these situations, you may have the right to pursue claims against your own insurance company for uninsured motorist (UM) benefits.

If the negligent party had insurance but its limits were not adequate to cover your damages, you may have the right to pursue claims for underinsured motorist (UIM) benefits against your own insurance company.

If you were a passenger in someone else’s vehicle, you may have the right to pursue claims for UM or UIM benefits from the insurance company that insured the vehicle, and/or your own insurance company.

Health/Disability and Medical Payments Insurance Coverage

You may also have other coverage that provides benefits to you for damage caused by someone else’s negligence. Medical payments (med pay) coverage is a type of coverage that you can purchase through your own auto insurance company for the purpose of covering your accident-related medical bills.

If you have disability, mortgage or auto loan insurance, you should also take advantage of those policies.

Worker’s Compensation

If your accident occurred while you were working on the job, you may have the right to recover worker’s compensation benefits, which includes coverage for your accident-related medical bills. However, benefits under worker’s compensation laws will rarely fully compensate you for the damages caused by an accident. You also have the right to seek compensation from the at-fault party and his or her insurance company, but your worker’s compensation carrier may be entitled to a portion of that recovery.