

## What to do When Hit by an Uninsured Driver in GA?

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The aftermath of an auto accident can be a nightmare, especially if the at-fault driver doesn't possess enough liability insurance to cover your expenses. Filing a lawsuit against them may lead to you being awarded a judgment in court, but they might not have the funds to satisfy it out-of-pocket. Fortunately, you could turn to Uninsured/Underinsured Motorist (UM/UIM) insurance for help.

At ATLINJ, our compassionate team of injury attorneys understands how frustrating an accident with an uninsured driver can be. To make sure injury victims throughout Georgia understand their rights and explore all options available to them, our attorneys work hard to make sure they get all the compensation they deserve. For more information about UM/UIM coverage in Georgia, contact us today for a free consultation with a knowledgeable personal injury attorney.



### **Statistics on Uninsured/Underinsured Motorists**

It is illegal to drive without auto insurance, but many drivers do not care. In 2019, one out of eight motorists had no auto insurance, according to data from the Insurance Research Council (IRC). Georgia's uninsured driver rate was not much better at 12.4%.

Uninsured motorists often have insufficient assets to compensate you out of pocket for your injuries and losses, so being hit by one can be very stressful.

### **Georgia Liability Insurance Requirements**

The Georgia minimums for liability insurance are as follows: All states require drivers to purchase minimum levels of liability insurance before operating a vehicle within their borders.

- Liability coverage for property damage of \$25,000 per accident
- Liability coverage of \$50,000 per accident
- Liability coverage of \$25,000 per person

Liability insurance only covers injuries and losses suffered by another driver, not the policyholders themselves. In the event of an accident with an uninsured driver, you could be left with the short end of the stick if you opt to purchase only the state-mandated liability coverage.

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## **Is UM/UIM Insurance Required in GA?**

No one wakes up hoping to be involved in an accident. No one enjoys paying monthly premiums for something we hope to never need. However, it is better to prepare in advance than be surprised by an accident.

Therefore, though they are not legally required to do so, drivers should seriously consider including UM/UIM coverage as part of their auto insurance. You may also need UM/UIM insurance while you work on paying off your loan if you borrow money to buy a car.

The state law requires insurance providers to provide UM/UIM coverage in amounts equal to the customer's liability coverage when they purchase a new auto policy, though customers can decline. Customers can then choose lower coverage levels or reject the offer altogether, but they must do so in writing. If the customer renews an old policy, the rule does not apply.

## **What does UM/UIM Insurance Cover?**

As the name suggests, UM/UIM motorist coverage kicks in when you are involved in a crash with someone who does not have the liability insurance necessary to cover your injuries and losses when that driver causes an accident. When they do not have enough coverage, your UIM coverage kicks in. If they do not have any coverage at all, your UM insurance kicks in.

A UM/UIM policy usually covers the same things that your own liability insurance would cover for another driver if you caused an accident. Make sure you read your policy carefully to discover what coverage you are entitled to. It may include things like:

- Property damage repair or replacement
- Wrongful death
- Loss of consortium
- Medical bills
- Physical pain and suffering
- As a result of your injuries, you lost income

The insurance companies normally treat your claim as if the at-fault driver was uninsured if you were injured in a hit-and-run accident.