

## **Additional Types of Car Insurance Available in Arizona**

*A look at the MedPay, Uninsured Motorist (UM), and Underinsured Motorist (UIM) automobile insurance coverages available in Arizona. An article by the Scottsdale-based Pak & Moring law firm.*

**Aug. 3, 2009 - [PRLog](#)** -- MedPay – Medical Payments benefits (or “MedPay”) provide an added layer of coverage within an auto insurance policy. In some states MedPay is known as personal injury protection, or “PIP” coverage. MedPay provides payment for necessary and reasonable medical expenses incurred as the result of a car accident. This coverage is available to you or passengers in your vehicle, regardless of who is at fault for the accident. Coverage limits are generally between \$5,000 and \$10,000 and can go toward paying your health insurance deductibles or out-of-pocket medical expenses incurred when seeking treatment following an auto accident. When you are not the at-fault driver in an accident, MedPay is an effective way to cover expenses if you are awaiting settlement from the other driver’s insurance company. The exact coverage and its specifics vary by insurer, and therefore, you should carefully review your policy for a complete and accurate description of the coverage provided.

Uninsured Motorist Coverage – Uninsured Motorist or “UM” coverage covers you as the policy holder, the insured members of your family and your passengers for any bodily harm, injuries, damages, or death caused by an uninsured or hit-and-run driver. If you are involved in an accident where the at-fault driver does not have insurance, your uninsured motorist coverage will cover your losses much the same way as the at-fault driver’s insurance company would. Generally, UM coverage will compensate you for your medical expenses, wage loss, and pain and suffering up to the limit on your policy.

Underinsured Motorist Coverage – Underinsured Motorist or “UIM” coverage covers you, the insured members of your family and any passengers in your covered vehicle for injuries, damages or death caused by the negligence of an at-fault driver who does not have enough liability insurance. If you have an accident with a person whose coverage does not fully compensate you for your damages, your policy will make up the difference, up to the limit of liability listed on your policy.

The limits of coverage for UM and UIM are dictated by the amount of third party liability coverage you have with your policy. The maximum amount of coverage you may be entitled to is limited to the amount of liability coverage you have. For example, if your limits of liability are 15/30 or \$15,000 for the injury of a single person and \$30,000 in total for all injuries suffered in a single accident, then you may not obtain UM or UIM coverage for more than those amounts. You may also opt to have lower UM or UIM limits than your liability coverage. For example, if your limits of liability are 100/300 or \$100,000 per individual and \$300,000 per accident, then you may request 50/100 or \$50,000 per person and \$100,000 per accident. However, we do not recommend reducing your UM/UIM limits because doing so will significantly impact your ability to recover damages you suffer at the hands of an under- or uninsured motorist, since Arizona has a significant number of under- or uninsured motorists.

When providing you with insurance coverage, your insurance company must provide you with the option to purchase UM and UIM coverage. If you decline UM/UIM insurance, or opt to reduce the limits of coverage, the insurance company must obtain a written waiver signed by you in order for such waiver to be valid. If you were not provided with this option, or do not know if you have this insurance coverage, please contact Pak & Moring ([info@pakmoring.com](mailto:info@pakmoring.com) or (480) 444-9999) for a complimentary policy review.

(Please note: while informative, these posts are not intended to be formal legal advice and should not be solely relied on as a primary basis for legal action.)

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