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During the past few years our firm has become aware of numerous cases where clients or their family members have been involved in vehicular accidents and have suffered financially as a result of insufficient coverage on their personal insurance policies. Typically, this occurs when a family has low liability coverage, low **uninsured motorist coverage (UM)** and no **underinsured motorist coverage (UIM)**. Missouri law requires **UM coverage** for protection in case a policy holder sustains bodily injury as a result of a motorist who has no insurance. The minimal limits in Missouri are \$25,000.00 per person and \$50,000.00 per accident. If one is involved in a serious accident, medical bills can be enormous.

UIM coverage (underinsured motorist) is available when a policy holder is seriously injured by a motorist who has low liability coverage (say \$25,000.00 per person/\$50,000.00 per accident). In such a case, the injured party would stack his own **UIM coverage** on top of the liability coverage of the negligent party to pay for the additional medical bills, lost wages, past, present and future pain and suffering.

Underinsured motorist coverage (UIM) is not required in Missouri. Because of the number of cases in which clients have been seriously injured or had a family member killed by a motorist with the negligent motorist having low or minimal liability coverage, and the clients themselves had insufficient or no **UIM coverage**, we felt this problem should be brought to your attention. We have seen tragic situations because of low insurance coverage.

We urge you to review your family automobile coverage with a member of this firm or some other lawyer to look at both **UM** and **UIM coverage** as well as your other coverage: liability, comprehensive, collision, med pay, etc. Medical pay of \$10,000.00 or more is important because it can help pay the initial medical bills and give the injured party help with immediate treatment. The premium is low for medical payment coverage. We cannot advise specific limits with regard to **UIM Coverage (underinsured motorist)**, but we feel that you should contemplate a “worst case scenario”—a serious injury entailing large medical bills, a permanent injury, or death as a result of negligence of another motorist; all of this as a part of a complete review.

If you have any follow-up questions feel to contact one of the members of our firm.

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