

Protect yourself against drunk drivers



Know Your Rights

by Atty. Jay C. Howell

Unfortunately, there are a lot of urban myths involved in the difficult issue of protecting yourself and your loved ones from the irresponsible acts of drunk drivers. One such myth that is often repeated in casual conversation is that Florida drivers are required to carry automobile insurance to cover the consequences of drunk, reckless, or careless driving.

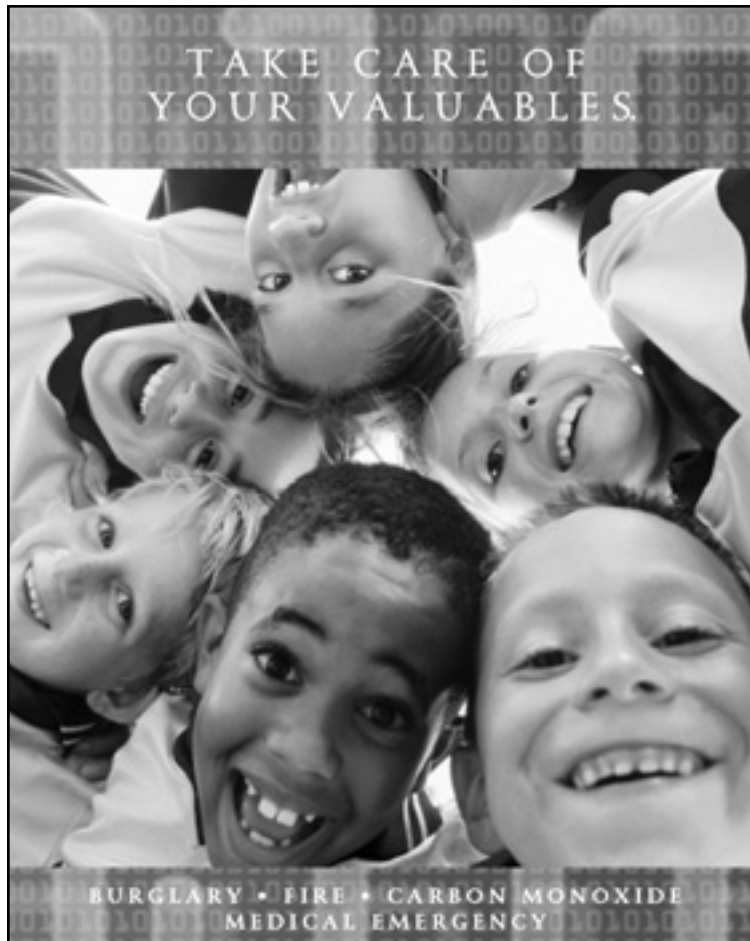
Nothing could be further from the truth. In fact, a couple of years ago a farsighted Florida legislator offered a bill which would have simply required Florida drivers to carry \$25,000 worth of liability insurance - coverage which would help reimburse a crime victim for the driver's acts of irresponsibility. It was defeated.

Most estimates place the number of uninsured or underinsured (very low liability

policies often in the amount of \$10,000) at or near one third of the drivers on the road. The harsh reality is that the worst offenders - drunk drivers - often have little or no liability insurance. So what is a responsible citizen to do? The answer is simple - you need to carry uninsured motorist coverage or you may be left without any remedy for any compensation if you are injured by an uninsured driver.

Many years ago our Florida legislature wisely enacted laws that allow Florida motorists to obtain a form of insurance which covers the uninsured motorist by requiring that every insurer doing business in the state offer and make available to its automobile liability policy holders uninsured motorist coverage in an amount at least equal to the policy holder's own automobile liability coverage. No doubt about it, the policy holder does pay an additional premium for this coverage, but it is important, even essential. Uninsured motorist

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