Rob Levine & Associates Personal Injury Lawyers Offers Guidance on Auto Insurance Coverages

June 28, 2021

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A personal injury law firm based in Providence, RI, has offered some free legal advice to the public regarding auto insurance coverages in a recently published blog post. The article helps readers to understand the different coverages in the auto-insurance policies so they can be well-informed when selecting a specific coverage package.

Denis Dahlstead, an insurance agent from the area says, ?A lot goes into deciding on auto insurance coverages, and it can be confusing at times. There are several different options for coverages and limits. There are several different types of coverages available on an auto policy. There is liability, uninsured motorist, underinsured motorist, collision, rental, comprehensive, medical payments, and personal injury protection benefits. Not all coverages are required or even available in every state. It is important to know what is required and what is optional in your state.?

Liability insurance is a requisite in almost every state. The liability insurance of the at-fault party will cover the damages, both injury and property damage, for all parties involved in an accident, except for the at-fault party. This means if the insured is the cause of a motor vehicle accident, his or her liability insurance will pay

for the damages to the other parties involved.

With medical and auto repair bills being far more expensive than people often believe, it may be a good idea to purchase more coverage from the auto insurance carrier. However, it is essential to keep in mind that higher limits will have a higher premium.

According the article posted on Rob Levine & Associates Personal Injury Lawyers blog, uninsured motorist coverage, commonly known as UM, is used when someone is involved in an accident with a driver who does not have auto insurance. There are two types of UM coverages. UM for bodily injury is for personal injuries that a person sustains in a motor vehicle accident with a driver who has no insurance. UM for property damage covers damages to the vehicle if a person is involved in an accident with a driver with no insurance. It should be noted that UM/UIM coverage may be used by any blood relative or spouse who is residing in the insured?s household.

Collision coverage is optional coverage available through the insurance carrier. Collision coverage will cover the expenses for repairs to a vehicle that was involved in a motor vehicle accident, regardless of who was at fault. This means that if the insured caused the accident, he or she can have the vehicle fixed using the collision coverage. However, collision coverage will not cover any intentional acts.

Quite frequently, collision coverage has a deductible. This means that the policyholder will have to pay for that portion of the repairs, while anything over the deductible amount will be paid by the insurance company. It is important to note that the lower the deductible, the higher the monthly rate will be.

When involved in an accident and another party is at fault, one can elect to use either his or her collision coverage or the other driver?s insurance. Usually, the fastest way to get the vehicle repaired is to use ones? collision coverage. If there is a deductible on one?s collision coverage and are found to not be at fault for the accident, the insurance company will reimburse the deductible.

Rental insurance is an optional coverage available through the insurance carrier. Rental insurance will cover the cost of a rental car while the car is being repaired. It is important to check with one?s carrier to know how much they will cover per day and for how long.

Comprehensive coverage is an optional coverage that covers damages to the vehicle caused by anything other than an accident. This includes damage caused by an animal, if the vehicle was stolen, vandalized, or by weather storms. While comprehensive covers the vehicle if it is stolen, it does not cover stolen items from the vehicle. Also, comprehensive coverage will not cover intentional acts.

Those who are interested in the legal services provided by Rob Levine & Associates Personal Injury Lawyers can visit their website, or contact them through the telephone or via email. For other news, those interested can check out the firm?s media room.

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Rob Levine & Associates Personal Injury Lawyers

Providence, RI based Rob Levine & Associates Personal Injury Lawyers have been representing injury victims in Rhode Island for over 18 years. Rob Levine & Associates are a well loved part of the community with initiatives that benefit disadvantaged kids.

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