Atlanta Auto Accident Lawyer Kenneth S. Nugent Is Helping Georgia Residents Understand Auto Insurance

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Georgia personal injury law firm Kenneth S. Nugent, P.C. is helping the state?s residents understand how auto insurance works there and how one can ensure they are adequately protected for a care-free driving experience.

In Georgia, drivers are required to have 25/50/25 insurance. This is an abbreviated form of referring to $25,000 in bodily injury liability coverage per person, $50,000 in bodily injury liability coverage per accident, and $25,000 in property damage liability coverage per accident.

When it comes to determining who pays for the injuries to individuals and property damage, Georgia is an at-fault state. This means that the cost of medical bills to treat injuries and the cost of repairs to fix property damage is borne by the party whose negligence caused the accident. In case there is no agreement on whose fault caused the accident or if the parties cannot settle on the total monetary compensation that the victim is owed, they can take the case to trial where a judge will deliberate on the matter.

Apart from liability insurance, which covers the liability that the party at fault has for causing the accident, Georgia drivers can also opt for but are not legally required to have, Personal Injury Protection Insurance (PIP). PIP can include uninsured motorist bodily injury coverage of up to $25,000 per person and up to $50,000 per accident and uninsured motorist property damage coverage of up to $25,000 with a $250, $500, or $1000 deductible.

The minimum dollar amounts of the mandatory coverages are dictated by Georgia law and a driver cannot use the state?s roadways if they don?t meet these requirements. Bodily injury liability covers the cost of treatment due to injuries or deaths from the accident whereas property damage liability covers the costs to repair the property damaged. Auto insurance providers also provide collision coverage, which covers the expenses to repair the vehicle regardless of who is at fault for the accident, and comprehensive coverage, which covers costs of repair from other factors such as weather damage, vandalism, and hitting an animal while driving, or even theft of the vehicle.

When it comes to the dollar value that one can expect to pay for car insurance, according to the 2021 analysis by NerdWallet, good drivers with good credit on average pay around $1600 per year on auto insurance. A good driver is defined as someone who has a relatively clean driving record and a good history of maintaining auto insurance coverage. Rates also differ based on the state one is in and the age of the car that one is driving. Newer cars generally have more modern security features which reduce the number of personal injury claims that the insurance company gets. This, therefore, leads to lower premiums for owners of newer cars. Some vehicles also have higher insurance premiums due to factors such as their high retail price which leads to higher cost of parts when it comes to repairing them after an accident.

Kenneth S. Nugent, considered by many to be the best auto accident lawyer Atlanta has to offer, shares his thoughts on the right amount of insurance coverage that one should go for, by saying, ?Georgia?s minimum auto insurance requirements are just that ? minimums. With medical expenses where they are today and the almost grave nature of injuries that you can sustain in an auto accident, it is recommended to increase your liability coverage and to go for the maximum amount that you can afford to pay monthly. Paying just the bare minimum might seem tempting, but you will find yourself struggling if you are on the hook for medical bills that exceed the minimum coverage.?

Georgia readers who have been in an auto accident and are seeking legal representation can contact the Atlanta office of Kenneth S. Nugent, P.C. at (404) 885-1983 or reach out to any of its other locations in Albany, Augusta, Athens, Columbus, Duluth, Macon, Savannah, and Valdosta at (888) 579-1790.

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