

Missouri Drivers Are Protected From Injuries Caused by an Uninsured Driver

Everyday, uninsured drivers cause wrecks, seriously injuring others. In fact, uninsured drivers probably cause more wrecks than drivers who carry insurance. Many people feel that they are out of luck if they are injured in a car accident with an uninsured driver. This is not true. In Missouri, if you have your own policy of insurance or live with a relative who has an automobile insurance policy, you are protected. By state law, every policy of insurance also affords uninsured motorist coverage. This type of coverage exists solely to reimburse you for medical bills and injuries caused by an uninsured driver. Essentially, your insurance company acts as the insurance company for the uninsured driver. Under Missouri law, the minimum coverage that every insurance company has to provide is \$25,000.00. However, it is very beneficial to increase your uninsured motorist coverage to at least \$100,000.00. This can often be achieved with only a few extra dollars every month.

Yet, if you are injured due to the negligence of an uninsured motorist, you are not necessarily out of luck if you don't have your own automobile insurance. Section 379.203 of the Revised Missouri Statutes prescribe the scenarios under which insurance companies must provide uninsured motorist coverage. For examples, if you are a passenger, and hit by an uninsured motorist, you are covered under your driver's coverage. Additionally, if you live with a blood relative, you are covered under their policy even if they were not in the car with you.

In addition to protecting yourself from injuries in a car accident with an uninsured driver, there are Missouri laws that also govern how an insurance company can process your claim under the uninsured motorist coverage. Specifically, there are several statutes to provide remedies for their vexatious refusal to pay on your claim. By contrast, if you were injured by an insured driver, there are no rules to govern how the defendant's insurance company could treat you. Finally, if you have insurance on one car, but you are riding in another at the time of the accident, it does not matter. Uninsured motorist coverage is said to "follow the person".

Thus, if you are injured in a car accident with an uninsured driver, be aware that a claim can be made with your own insurance company. Additionally, it is best to increase the coverage to as high as possible to best protect you and your family.