

California Auto Insurance

Medical Payments Coverage - This is very important to have. It pays your doctor bills if you are in an accident *even if the accident was your fault*. It also pays your doctor bills if you are injured while a passenger in someone else's car no matter whose fault it is. Not only that, your spouse and all relatives living in your home are covered in any car they are in. It will pay 100% for any doctor, hospital, or ambulance with no deductible up to the limits you choose. You can purchase \$1,000, \$2,000, \$5,000, \$10,000, \$25,000 and even \$100,000 from some companies.

BEWARE: Some companies trick you into buying an "Excess" Medical Payments policy for a few dollars less. It is not worth it and they sometimes sneak in a \$2000 deductible, too. Avoid the "Excess" type of this coverage and don't get one with a deductible.

Uninsured/Underinsured Motorist Coverage - This is a very important coverage for you that is also inexpensive. If you are hit by an uninsured or underinsured driver, this coverage pays for medical bills, pain and suffering for you and your family. If someone hits you that only has 15/30 limits and you have 100/300 Uninsured Motorist (UM) limits, the other driver's insurance pays the first \$15,000 and your policy pays the next \$85,000 to you for pain and suffering. Get the maximum UM you can to protect yourself and your family.

Disability - This typically pays you approximately \$250 a week if you are on disability after an accident up to a maximum of \$15,000. The coverage costs about \$10 a year per driver (less than a dollar a month.)

Collision - This coverage pays to repair your car even if you caused the accident. The premium is based on the value of your car. There are no "minimum" or "limits" but premiums differ based on the deductible you choose. This coverage repairs your car when there is an accident.

Comprehensive - This will pay for damage to your car by vandalism such as stealing your radio, damage by fire, wind, hail, flood, hitting an animal, or if someone steals your car.

Liability - This is the coverage that California requires you to have. It pays for the other driver's car and injuries if you cause an accident.

Emergency Road Service – Pays for a tow truck and this coverage is only a few dollars a year.

Car Rental Expense - This very inexpensive coverage will pay for a rental car for you while yours is being repaired, even if the accident was your fault.

What To Do In Case of an Accident - If you are in an accident, write down the (1) names, (2) addresses, (3) telephone numbers, (4) license plates and states, and (5) driver licenses of all persons involved *and the witnesses*. Do not discuss the accident with anyone except the police, your insurance company and your lawyer. Do not give any recorded statement to anyone... let your lawyer handle that.

Provided by: Dr. Steven C Eggleston, Attorney at Law
1072 S.E. Bristol St., #201, Costa Mesa, CA 92626 (714) 708-8100