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## Your Automobile Liability Limits—Don't Be Caught Short

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Do you carry enough auto liability coverage? What limits are enough? How do you know? These are important questions, and the answers can mean the difference between peace of mind and financial ruin in the event of an accident.

If you cause an auto accident, your insurance liability limits cover injuries to the other driver(s), the other driver's passengers, your passengers and damage to property of others such as their car. Most states (including MD, VA and DC) require you to buy a minimum amount of liability coverage, but these limits are usually not enough to fully cover most accidents, especially if there are injuries involved.

In Maryland, the minimum liability limits are \$30,000/\$60,000/\$15,000. This means that the insurer will pay up to \$30,000 per person injured in any one accident and up to \$60,000 for all persons injured in an accident, and up to \$15,000 for property damage in any one accident. It's clear to see that these limits could be quickly exhausted if you cause more than a minor fender bender. Once your insurer pays the limits of the policy, you will be responsible to make up the rest of the costs to cover the injuries and property damage.

So, what liability limit is considered adequate? The Insurance Information Institute recommends at least \$100,000/\$300,000/\$100,000 limits (\$100,000 bodily injury protection per person, and \$300,000 per accident, and \$100,000 property damage). However, depending on your individual circumstances, these limits may be insufficient.

The good news is that most companies offer many coverage options to fit your individual needs, in addition to minimum limits, and most offer \$250,000/\$500,000/\$250,000 or even higher limits.

And the best news is that increasing your liability limits is much more affordable than you might think.

Still feel like you need more liability coverage? Then you should consider a personal umbrella policy. The PUP coverage would kick-in an additional \$1million or more when the liability limits of your auto policy have been exhausted and provides additional liability coverage over your home and 'toys.'

If you're legally responsible for damages which exceed your coverage limits, you'll be responsible for the difference. The time to discover you don't have adequate coverage is before you're involved in an accident—not after.

Regardless of your liability limits, call our Personal Lines Department. We're here to help and welcome the opportunity to review your coverage with you.

### DDM Insurance is pleased to recognize the following employee anniversaries:

<b>Kelly Donaldson, AAI, CIC</b>	35 years
<b>Anita Munno, CISR</b>	27 years
<b>Scott Werber, LUTCF, RHU, CBC</b>	17 years
<b>Cynthia Waters</b>	16 years
<b>Rebecca Baxley</b>	16 years
<b>Darrell Diehl</b>	16 years
<b>Cheryl Giering, CISR, CIC, CRM</b>	16 years
<b>Jack Rogers</b>	12 years
<b>Lenora Rood</b>	11 years
<b>Cindy Clark, CLCS, CISR, CIC</b>	5 years

