

GUIDE TO



BUYING
AUTO
INSURANCE



CAROSELLI
BEACHLER
&
COLEMAN

**Pennsylvania's
Automobile Insurance
Law was enacted to
help protect you and
your family in the
event of an accident -
regardless of who is at
fault. . . but the law and
what it provides can be
confusing.**

*This pamphlet
has been written to
explain the basic cov-
erage options availa-
ble to you to ensure
you and your family
have adequate protec-
tion.*

*We recommend that you
discuss your insurance op-
tions with us before buying
auto insurance. Remember,
you also have the right to
change your coverage at
any time.*

Collision insurance pays for the damages to your car that are caused by a collision with another vehicle or object. Comprehensive insurance pays if your car is stolen or for damages that are caused by such things as fire, flood, vandalism, etc.

Is there any way I can save money on my insurance premium?

You can save money on your insurance premiums by:

- Raising the deductible on your collision and comprehensive insurance
- Not carrying collision and comprehensive coverage on old cars worth less than \$2,000
- Buying cars that are considered safer, less expensive to repair, and are stolen less often
- Comparison shopping insurance companies, premiums can vary greatly
- Carrying only the medical benefit coverage you need

Also, ask for discounts for:

- Seat belts
- Air bags
- Anti-theft devices
- Approved Driver's Education courses
- Safe driving records
- Multi-vehicle coverage
- Low mileage driving
- Multi Policy Homeowners or Renters Insurance

Remember: You have the right to change your policy at any time. Be sure to get any changes in writing.

Can my premium be increased after I make a claim to my insurance company?

If you are in an automobile accident, your insurance company cannot increase your premium if you or someone covered under your policy makes a claim and was paid - unless it is determined that you or the other insured was at fault.

If you are injured in an automobile accident, you should seek the advice of an attorney immediately BEFORE you sign any papers. Once you sign any documents for any insurance company, you may have permanently given up your rights to receive compensation.

You should call our law firm and speak to an attorney if you wish to make a claim against the person who caused your injuries.

At Caroselli Beachler, we offer a free initial consultation on your rights. If we accept your case we only represent clients on a contingency fee basis. This means that we do not charge a fee unless we recover money on your behalf.

If you have any questions on the information in this brochure, or would like a free consultation, call us at 412-391-9860 or toll free at 1-800-222-8816.

Your Insurance Options

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What is the major difference between the Full Tort and limited Tort options?

When buying automobile insurance you must choose between Full Tort and Limited Tort coverage. (Tort refers to the right to make a claim for an injury that another person caused.)

Selecting the Full Tort option guarantees you the right to make a claim for pain and suffering if you are injured by another person's negligence - or fault - no matter how seriously you are injured.

Limited Tort, however, limits your right to make a claim unless your injuries are "serious." Although Limited Tort was presented to consumers as a way to save money on insurance premiums, it is not worth the small amount you save if you are in an accident and sustain less than a "serious" bodily injury.

Injuries are considered "serious," if they result in death, serious impairment of a bodily function, or a permanent serious disfigurement. Injuries which most people would consider serious, such as a broken arm or leg, have been found by the courts not to be serious. For purposes of being compensated for your pain and suffering if you only have Limited Tort.

WE RECOMMEND YOU PURCHASE FULL TORT COVERAGE FOR THE BEST PROTECTION IN CASE OF AN ACCIDENT.

*Do I need Uninsured/
Underinsured
Motorist Coverage?*

Every driver in the state of Pennsylvania is required to carry a minimum amount of automobile insurance, yet nearly 10% of Pennsylvania drivers are uninsured, with many more being underinsured. Selecting Uninsured Motorist coverage will provide you with the coverage you need. Should you or a family member be injured by a driver with no insurance, selecting Underinsured Motorist coverage will protect you or a family member should you be injured by a driver that has inadequate insurance coverage.

Stacking of Limits for Uninsured/Underinsured coverage is recommended as it will provide additional coverage for you if you own more than one vehicle or are injured in a vehicle not owned by you.

WE RECOMMEND THAT YOU CHOOSE BOTH THE UNINSURED AND UNDERINSURED MOTORIST COVERAGE WITH STACKING, COMBINED WITH THE FULL TORT OPTION. THIS WILL PROVIDE YOU AND YOUR FAMILY WITH THE PROTECTION YOU NEED.

Other options are available. Income Loss coverage enables you to collect for lost wages from your insurance company should your injuries keep you out of work for any length of time, regardless of who caused the accident. If you are retired or permanently disabled from work. Income Loss benefits are not necessary.

Recommended Coverage

We understand the importance of providing the best possible protection for you and your family. Therefore, we would like to recommend the following as a guideline for minimum coverage:

- Full tort.
- Uninsured/Underinsured motorist: Not required, but we recommend a minimum \$25,000 per person/\$50,000 per occurrence.
- Stacking of Limits of Uninsured/Underinsured Coverage: Not required, but we recommend the same coverage as above for each vehicle in your household.
- Medical Benefits: \$5,000.00 is the required minimum; if you and your family are covered by adequate health insurance, to save costs, we recommend you purchase only the minimum \$5,000 medical benefit coverage. If you and your family do not have health care insurance, we recommend that you purchase at least \$10,000.00 of medical benefits coverage.
- Income Loss Benefits: Not required, but we recommend \$15,000 of coverage (\$1,000 per month for a maximum of fifteen months).
- Accidental Death/Funeral Benefits: Not required. You may purchase up to \$25,000 in accidental death and \$2,500 in funeral benefits. (If you have adequate life insurance, you may not need this coverage.)
- Bodily Injury Liability: Required. This coverage will pay the claim for someone you might injure or kill in an auto accident-if you are at fault. We recommend that you take a minimum coverage of \$25,000 per person/\$50,000 per occurrence.

Caroselli Beachler & Coleman, LLC
Practice Areas

Asbestos Cancers
Mesothelioma
Workers' Compensation
Auto & Motorcycle Accidents
Defective Products
Medical Malpractice
Social Security Disability
Insurance Bad Faith
Oil and Gas Landowner

For more information on:

Medical Malpractice
www.pittsburghmedicalmalpractice.com

Asbestos Diseases
www.asbestosdiseasesattorney.com



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