



William E. Robertson Jr.  
"Where a good recovery is no accident!"

## THE ROBERTSON REPORT

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### **Protect Yourself: Automotive Insurance Coverage Limits**

For over 36 years, I have represented people who have been injured or lost a loved one in crashes caused by drunken and careless drivers. The crash itself is devastating but many times there is nothing I can do to help because there is either no insurance or not enough insurance to fully compensate my clients.

Purchase enough insurance to protect you and your family in the event of an unfortunate accident. Do not wait until you are in an accident to find out that you do not have enough insurance.

#### **Recommended Minimums**

- Bodily injury (BI) liability coverage: \$100,000 per person / \$300,000 per accident ○ This protects you and your assets, should you be involved in an accident and hurt someone else.
- Personal Injury Protection (PIP) coverage: \$10,000 with no deductible ○ PIP pays 80 percent of your medical bills and 60 percent of your lost wages from an accident **EVEN IF YOU CAUSED THE ACCIDENT**. In most cases, this is the only insurance in Florida that provides short-term disability benefits to drivers and passengers who are injured and miss work as a result of the accident-related injuries.
- Medical payments (Med Pay) coverage: \$2,000 minimum or \$10,000 in Med Pay ○ This is a supplement you can purchase on your policy that will pay 20 percent of your medical bills that PIP does not so you don't have out-of-pocket expenses.
- Uninsured Motorists (UM) coverage: \$100,000 per person / \$300,000 per accident ○ UM coverage is insurance that pays you if someone injures you who has no insurance or has insufficient insurance to cover the full

Continued on page 2

extent of your damages, including wages, medical bills and injuries. Florida does

not mandate that drivers carry liability insurance and many do not. The only way to truly protect yourself and your family is to purchase your own coverage – so no matter what happens, you are fully protected.

- Property Damage (PD), Collision and Rental Car coverage: \$50,000 ○ PD coverage pays the damage you might cause to someone else's car or property. Collision coverage pays to repair or replace your car, and rental car coverage pays for a rental car while your car is being repaired or replaced, if your car is not drivable.



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