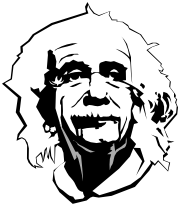


## ◆ InsureIntelligence ◆

A. M. Townley, Jr., BBA, MBA  
Insurance Education Seminars

# InsureIntelligence . . . .



YOU DON'T  
NEED EINSTEIN  
TO EXPLAIN  
UNINSURED MOTORISTS

With all of the interest in Health Care in America, the news is filled with examples of families who have been devastated financially by the unexpected cost of an illness or the financial burden caused by an automobile collision. Even when a family is protected with a \$1 Million or \$2 Million lifetime health benefit, there is not enough coverage for many situations.

One news report detailed a family who had a \$2 Million lifetime health insurance benefit that was used up because their daughter had been injured by a drunk driver. Of course, the driver had no liability insurance. Forced to declare bankruptcy and seek public assistance, the middle class family became another statistic suffering from a tragic auto collision with an uninsured motorists.

In Georgia it is estimated that over 25% of the driving population has no insurance. In addition, there is a large number of drivers who only purchase the minimum liability limits of \$25000/50000/25000 required by law. ***How do you protect yourself and your family from the financial devastation resulting from a collision with one of these drivers?***

Georgia Law requires your auto liability

underinsured motorist coverage in an amount equal to the bodily injury liability limit you have selected. For example, if you have elected \$300,000 of bodily injury liability coverage, then you can also purchase \$300,000 of uninsured and underinsured motorist protection.

You don't need to be an Einstein to understand that with so many uninsured motorists and drivers with only the state minimum of insurance, it is a good idea to purchase as much of this coverage as you can fit in the family budget. How much does it cost? The minimum coverage is about \$66 per year. If you select \$100,000 the additional cost would be about \$ 58 per year.

Uninsured motorists pays for your lost income, medical expenses, nursing care, cost of hiring others to preform household duties, and it pays for your pain and suffering. ***If you only have the minimum protection now, call your agent and see how much you are entitled to and consider protecting your family and yourself from a potential financial disaster.***

The ultimate in protection is to purchase a One Million Dollar or higher personal "umbrella" and elect an equal amount of uninsured motorists protection.

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