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FOR IMMEDIATE RELEASE

Why You Need Uninsured/Underinsured Motorist Coverage

The Professional Insurance Agents of Wisconsin remind you to protect yourself from uninsured motorists.

MADISON, Wisconsin (September 17, 2007) – In 2004, the most recent year with results available, 8,750 claims were made against uninsured drivers and/or automobile owners in Wisconsin. Damages exceeded \$37 million and as of July of 2006, 430 of those motorists still had unresolved claims against them.

“If you are in a collision with an uninsured or underinsured motorist and do not have adequate uninsured/underinsured motorist coverage, you may not be properly compensated for injuries that you, or other occupants of your vehicle sustain,” says Ron Von Haden, CIC, Executive Vice President of the Professional Insurance Agents of Wisconsin (PIAW).

Although Wisconsin does not require proof of insurance to receive a drivers license or to register a vehicle, it does have a financial responsibility law. The law states that any motorist licensed to drive in Wisconsin must pay for damages to others through a liability insurance policy, a surety bond, personal funds or a certificate of self-insurance. But if an uninsured or underinsured driver hits you and has no means to pay for the damage, your only option is to sue the other driver for damages. It may take years for you to be reimbursed, if at all.

“Uninsured motorists coverage protects you by providing money to cover bodily injury to

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you and other occupants of your vehicle (or if you are injured as a pedestrian) that were caused by an uninsured motorist or a hit-and-run driver,” says Von Haden. “This protection does not cover damage to your vehicle or your property and is purchased as part of a typical auto insurance policy.”

“Underinsured motorists coverage increases the bodily injury protection for you and the other occupants of your vehicle up to the amount you purchase. This coverage would go into effect when the party causing the accident has lower bodily injury liability limits than your underinsured motorists limits.”

Your professional independent agent can help you determine the right amount of uninsured and/or underinsured motorist coverage to purchase for your situation. To locate a PIA member near you, look for the PIA logo or go to www.PIAW.org.

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