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MARYLAND CAR OWNER'S GUIDE TO AUTO INSURANCE



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Maryland Car Owner's Guide To Auto Insurance

By Michael J. Schreyer & Andrew D. Alpert

Do You Think You Have Full Coverage?

Each year the personal injury attorneys at Alpert Schreyer Injury Attorneys represent hundreds of your neighbors and friends after severe automobile injuries. Often when our attorneys and paralegals ask new clients across the Washington region about their insurance, they reply, "I think I have full coverage." The assumption is that they bought complete insurance coverage for all of their losses. The reality is much different. Insurance is considered full coverage if it provides coverage for damage to the vehicle caused by the owner. This type of coverage is called "collision coverage." While it is good to have collision coverage in case you damage your own vehicle, this is far from full coverage.

We advocate that all car owners should purchase meaningful insurance for injuries that can result from a severe collision. Before you can decide whether or not you need to increase your auto insurance coverage, you will first need to know what your current coverage is and how it works. We should begin by talking about what a policy is. The best way to understand your policy is to look at it from the perspective of the insurance company.

Deciding what coverage is adequate begins with understanding that severe injuries cause medical expenses and lost wages that can climb above one million dollars, and juries in Maryland and the District of Columbia do award more than one million dollars for the emotional, painful losses that can follow catastrophic injury and death.

The insurance company that bills you each year for your policy sees the policy as an investment. The insurer knows that its policy covers many different kinds of losses. These include injuries that occur because someone was at fault, but they also include so called "no-fault" losses, which means a loss that is covered regardless of who caused the



collision. Coverage is also available for strange events like a deer running into the car, straining your back loading a heavy object into the car, and even damage that can occur while the car is in storage or in a repair shop.

Here is a list of the typical coverage you may find in a policy:

- **Liability Protection (Bodily Injury & Property Damage):** Protection which pays benefits to someone you injure, when you are at fault.
- **Personal Injury Protection (Medical Benefits & Wage Loss):** “No-fault” coverage for people in your car and for pedestrians and others who may be loading or unloading your car.
- **Uninsured/Underinsured Motorist:** Benefits that are paid to you, family members or others in your car if they are injured by someone who is not insured, or underinsured.
- **Physical Damage Coverage (Comprehensive & Collision):** Pays for auto damage when you are at fault, or when something damages your car.
- **Rental Reimbursement:** Provides you with a rental car if your vehicle is inoperable and in need of repairs or replacement
- **Mechanical Breakdown:** May pay for tow and repairs.

The company bundles all of these different types of risk of loss into a package called an insurance policy. The different types of coverage you will find in your policy are organized into different sections of the policy. These sections are referred to as “Coverage Parts” or “Endorsements.” Each section covers a distinct risk. The insurance company writes each coverage part with the particular risk in mind, and it will change the definitions, the exclusions (things that are not covered), and the limit of liability (the circumstances that may reduce the amount of coverage) used in each section. All of



this makes the policy unusually hard to read and comprehend, unless you have a good roadmap.

How Much Coverage Did You Buy?

Automobile insurance has two important aspects: what it covers and how much it covers. To find out what and how much insurance you currently carry you will need to look at a copy of your auto insurance policy. Information about the amount and types of insurance is listed in the declaration of coverage (sometimes called a “Declaration” page or “dec. sheet” for short) This part of the insurance policy is usually found attached to or at the beginning of the lengthy policy document.

A typical “Declarations Page” looks something like this:

Figure 1 – Coverages \$30,000/\$60,000/\$15,000

COVERAGES Coverage applies where a premium or 0.00 is shown for the vehicle.	LIMITS OR DEDUCTIBLES	PREMIUMS		
		VEH 1	VEH 2	VEH 3
BODILY INJURY LIABILITY EACH PERSON/EACH OCCURRENCE	\$30,000/\$60,000			
PROPERTY DAMAGE LIABILITY	\$15,000			
PERSONAL INJURY PROTECTION	\$2,500			
UNINSURED/UNDERINSURED MOTORISTS BODILY INJURY EACH PERSON/EACH OCCURRENCE PROPERTY DAMAGE – LESS \$250 DED.	\$30,000/\$60,000 \$15,000.00			
EMERGENCY ROAD SERVICE				
RENTAL REIMBURSEMENT				
MULTI-RISK				
INCLUDES: COMPREHENSIVE COLLISION MECHANICAL BREAKDOWN	\$100 DED \$250 DED \$250 DED			



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The sample declaration page shown above lists the coverage provided under what is referred to as a \$30,000/\$60,000/\$15,000 policy. This type of policy is very common among Maryland drivers. One of the reasons this situation is so common is that it provides the lowest amount of coverage permitted in Maryland. Because you cannot purchase any less coverage, you will find that it is the cheapest level of auto insurance available.

This policy provides \$30,000 in bodily injury liability coverage for each person injured, but this is capped at a maximum of \$60,000 in liability insurance benefits for each collision. In other words if one or two people are injured by a negligent driver, they can receive up to \$30,000 in insurance payments for their lost wages, medical bills and their pain and suffering. However, if more than one person is injured, the total that the insurance company will pay out for all of the injuries is \$60,000. This can be divided up in many different ways, depending on the type of injuries each person has suffered. The maximum amount any one person can receive in that situation is \$30,000. But if that happens, the other injured people receive a small portion of the remaining policy benefits. This may result in another type of insurance claim called an underinsured motorist claim. That type of claim is discussed on page 13.



In the same way that the bodily injury liability benefits are limited by the amount of coverage listed in the declaration page, the amount of benefits available for all property damage caused in an accident is limited to \$15,000 in this example.

As you can see, by offering this minimal coverage, insurers can attract new customers by offering the lowest price. And since the price, known as the premium, may be lower than the premium of an existing policy, a customer may choose to save some money and give up a better policy. That savings disappears and creates a bad situation if a serious collision occurs. The commercials and billboards that offer to save you money, are



sending the wrong message. The insurers are lowering the amount of coverage, charging less to do that, but reducing their overall “risk of loss.” Ultimately they are making more money by covering less, and the people who pay are our friends and neighbors.

Take a look at your policy. You should find that the coverage limits on your declarations page are higher than the example we have used. If your coverage is not higher, you probably do not have adequate insurance protection.

Did You Buy The Coverage That You Need?

The most important types of coverage to review are:

- Personal Injury Protection (PIP)
- Bodily Injury Liability (BI)
- Uninsured/Underinsured Motorist (UM/UIM)

Of course all aspects of your policy are important, yet these are the coverage areas that are most likely to protect you, your loved ones, your passengers and others if you are faced with the consequences of a serious collision.

PIP – A Short Term Solution From No-Fault Coverage

Shortly after a bad collision, most of our injured clients need funds to fill the gap created between lost income and medical or funeral expenses. This is the place for no-fault coverage. No-fault, known as Personal Injury Protection (or PIP) in the state of Maryland and as Medpay in other jurisdictions such as Virginia, is available to you when you purchase your insurance. Every automobile insurance company which sells insurance in Maryland must offer its customers the opportunity to purchase this type of inexpensive coverage. PIP can pay for initial losses including medical expenses and



funeral expenses. In Maryland PIP also provides a short term payment of lost wages at 85% of the average wage. For this reason this type of coverage is often described as a type of small, short term disability policy. For less than \$100 per year, most Maryland drivers can cover up to \$10,000 in lost wages. However PIP insurance can be waived. It is not mandatory.

PERSONAL INJURY PROTECTION (PIP) COVERAGE

Figure 2 – Personal Injury Protection

COVERAGES Coverage applies where a premium or 0.00 is shown for the vehicle.	LIMITS OR DEDUCTIBLES	PREMIUMS		
		VEH 1	VEH 2	VEH 3
BODILY INJURY LIABILITY EACH PERSON/EACH OCCURRENCE	\$30,000/\$60,000			
PROPERTY DAMAGE LIABILITY	\$15,000			
PERSONAL INJURY PROTECTION	\$2,500			

PIP is available to everyone who was injured in your vehicle regardless of who is responsible for the collision. In the above example, there is \$2,500.00 in PIP coverage which means you, and anyone injured in your vehicle at the time of the collision may receive up to \$2,500.00 each in compensation to cover medical bills and lost wages. Generally, the minimum amount of PIP carried on a policy is \$2,500.00.

Many of our clients assume that the at fault driver's liability insurance is the only source of recovery. Often our clients ask us why they would need to use their own insurance to pay for any loss related to their claim. This is a good question if you assume that insurance covers only injuries that a negligent driver causes the injured person. PIP is intended to be used by the person who bought the policy and by anyone in their family, even if they are not in the "covered auto" listed in the policy. PIP is like a disability policy, like a bank account, which you set up to benefit your passengers, family and yourself. And since PIP is not fault based, submitting expenses or lost wages for reimbursement under PIP will not cause your auto insurance rates to climb. In that respect it is like



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your health insurance. Once our clients understand the way PIP works, they are happy to apply the PIP benefits to their bills and lost wages.

There is one more benefit to using your PIP to pay your medical bills, instead of using health insurance. Often health insurers are permitted to make a claim for reimbursement of any bills that the health insurer pays. PIP insurers are not permitted to seek reimbursement of the bills paid by PIP. This means that using PIP to pay bills often results in a higher recovery by the injured person.



It works like this. Health insurers agree to pay for medical care, whether due to an injury or an illness. But when a medical expense is caused by an at fault driver, the health insurer suffers a financial loss caused by another person, and insured by another insurance company under the liability insurance benefits.

Put another way, if it were not for the negligence of the at fault driver, the health insurer would not have had to pay for the injured person's medical care. So the at fault driver is responsible for reimbursing the health insurer's losses. The money which is used to pay back the health insurer comes from the at fault driver's insurer, and it is usually paid back at the end of the case. This claim for reimbursement reduces the amount of benefits that the injured person receives from the liability insurer.

The health insurance companies have built this right of reimbursement, called "subrogation" into many policies. Fortunately, by using PIP to pay for medical care, we can reduce the amount of bills paid by the health insurer, and that keeps the claim for reimbursement low. When PIP pays medical bills or reimburses the health insurer, there is no claim by the auto insurance company to reimburse those PIP payments. Since we do not charge our clients for the work we do to get these benefits paid, our clients often end up with as much as \$10,000 more from their settlement.



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Because PIP is often available for both the driver and each of his passengers, many injured people can get needed medical treatment that otherwise would not have been available. Many others recoup their lost wages while they take the time they need to rehabilitate their injuries. And they avoid rushing into a small, incomplete settlement with the liability insurer, because they have some insurance available to help them in the short run.

We recommend that you purchase the highest PIP limits you can afford. In most cases our clients have lost \$5,000.00 to \$7,500.00 because they purchased low PIP limits. They saved a few hundred dollars in the short term, but faced a difficult climb out of a financial loss because of the choice.

Liability Insurance:

Payment of losses by the at fault driver's insurer

While we are assisting you in recovering the PIP or Medpay benefits, which are often paid within several weeks of the injury, we continue to pursue all other coverage including the fault based "Libility Coverage" purchased by the person responsible for your injuries. PIP and Medpay do not substitute for the responsible person's Liability benefits. No-fault insurance does not reduce or offset the amount owed by the at fault driver for the injuries they cause. What your insurer pays in PIP has no effect on the obligation of the at-fault driver and his auto insurance company.

BODILY INJURY LIABILITY

Figure 3 – Coverages \$30,000/\$60,000/\$15,000

COVERAGES	LIMITS OR DEDUCTIBLES	PREMIUMS
Coverage applies where a premium or 0.00 is shown for the vehicle.		VEH 1 VEH 2 VEH 3
BODILY INJURY LIABILITY EACH PERSON/EACH OCCURRENCE	\$30,000/\$60,000	



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The bodily injury liability portion of the auto policy represents the amount of insurance available to pay for injuries that are caused by the policy owner, his family and others who are driving, loading or unloading the insured vehicle. In the example from Figure 3 above, the \$30,000.00 represents the maximum amount of insurance that can be paid to any one person injured in one collision and the \$60,000.00 represents the maximum amount of insurance available to be paid per accident, regardless of the number of people who are injured by a driver's negligence.



Liability insurance is usually the most important form of compensation of losses for our injured clients. The amount of this coverage can range from \$15,000.00 to more than One Million Dollars. This coverage is what the at-fault driver will use as a source of benefits to pay for all of the damage which he caused. It pays you for all of your past, present and future injuries. It pays for medical expenses, lost wages and other personal injuries such as pain, suffering, scarring, disfigurement, physical impairment, disability and inconvenience.



Many of our clients, friends and relatives have purchased greater coverage, with policies that provide liability coverage in amounts of \$50,000/\$100,000, \$100,000/\$300,000, \$250,000/\$500,000 or single limit coverage of \$1,000,000. This protection is more in line with the type of injuries that occur in serious collisions. With this level of coverage, many

severe collisions will result in full protection by your insurance company. The concern that would have kept you up at night due to the minimum \$30,000/\$60,000 liability insurance is now nearly eliminated.



Uninsured/Underinsured Motorist Coverage:

Compensation when you are injured by a financially irresponsible motorist

While liability insurance gives you financial protection if you cause a collision, there is another important but often overlooked type of insurance protection that comes with each auto policy. Uninsured or underinsured motorist protection is insurance that provides compensation to you, your loved ones and passengers in your insured autos if an uninsured or underinsured driver injures them.

As with the example of liability coverage above, in the example from Figure 4, the \$30,000.00 represents the maximum amount of insurance for each injured person and the \$60,000.00 represents the maximum amount of insurance available to be paid per collision.

UNINSURED/UNDERINSURED MOTORISTS BODILY INJURY

Figure 4 – Uninsured/Underinsured Motorists Bodily Injury

COVERAGES Coverage applies where a premium or 0.00 is shown for the vehicle.	LIMITS OR DEDUCTIBLES	PREMIUMS		
		VEH 1	VEH 2	VEH 3
BODILY INJURY LIABILITY EACH PERSON/EACH OCCURRENCE	\$30,000/\$60,000			
PROPERTY DAMAGE LIABILITY	\$15,000			
PERSONAL INJURY PROTECTION	\$2,500			
UNINSURED/UNDERINSURED MOTORISTS BODILY INJURY EACH PERSON/EACH OCCURRENCE PROPERTY DAMAGE – LESS \$250 DED.	\$30,000/\$60,000 \$15,000.00			

When an at fault driver has no auto insurance at all, or too little insurance to pay for severe injuries, a claim should be made for uninsured/under insured (UM/UIM) benefits under the injured persons' policy. The goal of this coverage is to alleviate the burden on the injured person, who otherwise would have to manage both the injury and the financial losses caused by an irresponsible, at-fault driver.



The injured persons' insurance company takes on the financial portion of the problem. This is part of the "risk of loss" that the insurance company is in the business to manage. It steps into the place of the at fault driver's insurance company. It pays the damages, and then it has the right to seek repayment from the at fault driver. Without UM/UIM coverage, the innocent injured person would have to try to find any assets of the at-fault driver. Since that driver was not responsible enough to purchase adequate auto insurance, the chances of finding meaningful assets and collecting all of the losses in a short period of time are very small.



In Maryland auto insurance companies must offer their customers the opportunity to purchase the same amount of UM and UIM coverage as liability coverage. The two types of coverage are connected in this important way in every auto insurance policy issued to Maryland drivers, unless the driver makes the mistake of signing a waiver of the matching

limits of coverage. From a common sense view of things, there is no reason why any driver would want to have less coverage for himself and his family in the event that another driver causes a collision, than he would want if he was the cause of another's injuries. In fact, the smartest approach to the question of how much insurance should a driver purchase, is to ask how much UM/UIM insurance is needed as protection for serious injuries. Before you decide whether or not to increase your liability insurance, you should first review how much UM/UIM coverage you will need if you are injured in a serious collision caused by a driver who has purchased minimal coverage.

If you are a good driver, with many years of driving experience and no collisions or citations for traffic violations, then the most important portion of your automobile insurance policy is probably your UM/UIM coverage. For this reason, your decision to purchase high coverage limits makes sense, even though your impulse may be to buy



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lower limits because of your driving skills. By purchasing higher liability insurance limits you can add the higher limits of protection under UM/UIM coverage to protect you and your family from less skilled drivers who lack adequate insurance of their own. You should purchase the highest level of coverage that you can afford. With a good record, a policy with limits of \$500,000 or \$1,000,000 is probably a wise purchase and a good value. It will give you security, and will cost less per dollar of coverage than your current policy with minimum coverage.

PROPERTY DAMAGE LIABILITY

Figure 5 – Property Damage Liability

COVERAGES Coverage applies where a premium or 0.00 is shown for the vehicle.	LIMITS OR DEDUCTIBLES	PREMIUMS		
		VEH 1	VEH 2	VEH 3
BODILY INJURY LIABILITY EACH PERSON/EACH OCCURRENCE	\$30,000/\$60,000			
PROPERTY DAMAGE LIABILITY	\$15,000			

The Property Damage Liability portion of your policy represents the maximum amount of insurance available to be paid for any property damage caused by you while operating your motor vehicle. While the term “property” usually indicates another vehicle, this portion of your policy also provides for damages you may cause to homes, fences, or other property. When selecting the amount of property damage liability coverage to carry it is a good idea to remember again, that:



If you select limits that are too low, you could be putting yourself at risk financially if the damage you cause exceeds your available coverage. As with bodily injury, you can be sued for property damage amounts over what has been paid by your insurance company.



If you are sued and a Court orders that you are responsible for paying property damages above what was paid by your insurance company, you may be forced to liquidate property, savings and other assets to make restitution. In Maryland the minimum amount of coverage you are required to carry is \$15,000.00 which is not enough coverage considering today's cost of repairing or replacing vehicles. If you are responsible for totaling a newer vehicle of almost any type, \$15,000.00 probably won't go very far toward replacing the vehicle you demolished.

You Never Thought You Would Need Your Insurance: We Make Insurance Work For You

Before you were injured, you probably didn't worry much about the insurance coverage in your auto policy. You kept your premiums current and you knew that you had insurance coverage, if something went wrong.

Like most of the thousands of clients we have met with, you never imagined that one day you would need to meet with an attorney for your collision. Worse still, you didn't realize that your insurance coverage was far less than what your family would need to put your life back together following a severe collision.



You may have been like Ms. Roberts. She was driving her car to work one evening on a country road, when a reckless driver lost control and crashed head on into her vehicle. The collision was severe, and the injuries she suffered were catastrophic. She was taken from the scene by ambulance and evaluated in the emergency room. From there she was taken to surgery where several pins were used to hold her shattered ankle bones together.

Ms. Roberts' medical bills piled up, and she was unable to work. Her treatment did not end at the hospital either. Her rehabilitation continued over the next 14 months,



under the care of her surgeon, home health care nurse, occupational therapist, physical therapist and pain management specialist. Unfortunately, her ankle pins were causing additional problems, and the surgeon decided to remove them, which resulted in more expenses, more treatment and a longer period of disability from work.

After many months of active medical care and rehabilitation, Ms. Roberts was able to walk and stand long enough to return to part time work as a nurse. Her medical expenses were more than \$100,000.00 and her lost wages approached \$50,000.00. Fortunately her health care insurance covered most of her medical expenses, but she had no coverage at all for her wage loss. Facing bankruptcy and the loss of her home, Ms. Roberts contacted Alpert Schreyer Injury Attorneys for help.

Finding the right insurance solutions is often the most important part of your our job as injury attorneys. When we find low insurance limits, our work to find other sources of insurance benefits will often mean the difference between a good outcome and a significant financial loss. On the other hand, where there are higher limits, insurance can make the road to full recovery smoother.

Insurance Solutions When There Is Insufficient Coverage

When we met with Ms. Roberts, we informed her that the auto policy connected to the car she was traveling in had PIP insurance coverage which would only pay up to \$2,500.00 for her lost wages and medical bills. She could have purchased \$10,000.00 in PIP benefits for less than \$100 more per year.

Not long after this we received the insurance information for the person who caused Ms. Roberts' injuries. The most that this insurance would pay for all of Ms. Roberts' injuries was \$20,000. Clearly this meant that the insurance that was available for her injuries was not adequate to pay for all of her expenses and losses. The insurance situation which Ms. Roberts faced was not unusual, since many motorists purchase the minimum amount of automobile insurance required by their state, often only \$20,000 - \$30,000.



Maryland changed its law in 2010, requiring \$30,000.00 in mandatory minimum liability coverage.

At first blush, the situation looked bleak for recovering all of Ms. Roberts' losses. The defendant was not well off financially, and he did not have sufficient assets to personally pay for the losses. It looked likely that the defendant might file bankruptcy if we filed a lawsuit against him to collect payment from his bank account, payroll or personal assets. But there was an important next step in our work for Ms. Roberts, and that was to search for every auto insurance policy related to her household. We had to see what additional coverage was purchased by her or her relatives for the injuries sustained in her automobile collision.



We asked Ms. Roberts to show us her policy and the declarations page attached to it.

What the declarations page showed was not promising. Ms. Roberts had purchased a policy which came with liability insurance limits of only \$20,000.00, which meant that the maximum uninsured (UM coverage) and underinsured motorist coverage (UIM

coverage) available to her was that same amount, \$20,000.00. As we reviewed the policy we found that it did indeed provide for the matching \$20,000.00 UIM benefit. These last two types of insurance are available to Maryland residents, and the residents of most states, to pay for losses caused by others who do not have sufficient liability insurance. In Maryland, the benefits are paid only after subtracting the amount of liability insurance paid by the at fault driver. In Ms. Roberts' case, subtracting the liability insurance of \$20,000.00 from her low limits left her with zero additional coverage. But we were not about to stop there, and leave our client with a catastrophic financial loss.

When we discussed with Ms. Roberts the other vehicles that her family owned, we came up with an interesting discovery. Ms. Roberts lived with her father due to the divorce of her parents. The vehicle she was in was hers, but her father owned another vehicle,



which was insured under a commercial auto policy. The policy listed Mr. Roberts as the owner, because the business was a sole proprietorship, not a corporation. And the limits of coverage provided by the policy were \$300,000.00 for both liability and underinsured motorist insurance. This was far more than the coverage on Ms. Roberts' vehicle, for both liability and underinsured motorist benefits. When we carefully read the details, we found that the policy extended the coverage to Mr. Roberts and family who lived with him. Ms. Roberts fit within the description of the persons insured under the policy. The coverage was broad enough to help Ms. Roberts. The insurance company paid the full \$280,000.00 in coverage above the defendants liability insurance limit.

How Much Insurance Should I Have?

Since collisions can cause catastrophic losses, while the cost of obtaining coverage higher than the state mandatory amount is relatively minimal, you should consider purchasing the highest amount of uninsured/underinsured motorist protection coverage that is offered. A family or personal auto policy typically can cover losses up to \$500,000/\$500,000/\$100,000 or more. Some of our clients have increased their coverage from \$20,000/\$40,000/\$15,000 to \$500,000/\$500,000/\$100,000 without increasing their premiums by more than 20%. So for a few hundred dollars a year, you may also be able to obtain higher amounts of insurance by purchasing an umbrella policy which can also be relatively inexpensive; however, you should attempt to obtain an umbrella policy from an insurer that offers matching uninsured/underinsured motorist's coverage.

Also remember that, since under Maryland state law the uninsured/underinsured and liability portions of your policy must have matching coverage amounts unless you sign a waiver to the contrary, the few hundred dollars extra per year will also provide increased liability protection in the event that you injure someone while negligently operating your motor vehicle.

Before you decide how much insurance coverage is right for you, we recommend that you answer these questions:



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- If I cause a serious collision, do I have adequate insurance to protect my home and other assets?

- Have I purchased the maximum PIP available?

- Does my vehicle insurance provide enough coverage to pay for long term medical care for myself and my loved ones if we are injured by an underinsured driver?

- Will my coverage provide full compensation if injuries or disability prevent me from returning to work?

- Will there be enough insurance available to pay for training and education should disability force me to change my career?

- Will my underinsured motorist benefits pay for any ongoing and future home care that I or a loved one may need?

When you are injured in an auto accident, you should not have to worry about how much insurance coverage may be available. You should know that you have purchased the highest amount of coverage possible to help protect you, your loved ones, your family members or any occupants of your motor vehicle.

If you have been injured in a vehicle related accident or would like to learn more about personal injury claims and your auto insurance visit:

Alpert Schreyer, LLC at www.DCMdLaw.com
or contact our injury lawyers at **844-MDCRASH (844-632-7274)**

Disclaimer: The information you obtain at this guide is not, nor is it intended to be, legal advice. You should consult an attorney for advice regarding your individual situation. We invite you to contact us and welcome your calls, letters and electronic mail. Contacting us does not create an attorney-client relationship. Please do not send any confidential information to us until such time as an attorney-client relationship has been established by written agreement.



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About The Authors



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Michael Schreyer is an advocate for the injured. He is a leader among injury attorneys in the state of Maryland, and across the greater Washington, D.C. region. Mr. Schreyer's experience and record of success in the courtroom has led to the recognition of his skills, including: a "National Recognition of Achievement in Civil Trial Advocacy" from the Million Dollar Advocates Forum; AV Preeminent® from Martindale-Hubbell®; 10.0 Superb from Avvo; as well as Super Lawyers® inclusion.

Mr. Schreyer currently serves as a member of the Interstate Trucking Group of the American Association of Justice, which provides leadership and education for the nation's advocates for victims of catastrophic injuries in tractor-trailer and bus collisions. Mr. Schreyer also serves as a member on the National Advisory Board of the Association of Plaintiff Interstate Trucking Lawyers of America (APITLA) and is an active member of the Medical Malpractice Section of the Maryland Association for Justice.

Mr. Schreyer has served in the position of Chairman of the Negligence, Insurance and Workers' Compensation Section of the Maryland State Bar Association. He has tried cases and negotiated claims with some of the largest insurance companies in the world. His experience as a personal injury and workers' compensation attorney has taken him to the Fourth Circuit Court of Appeals of the United States, the Court of Appeals of Maryland, and many of the trial courts in Maryland and Washington, D.C.



Andrew D. Alpert, Esquire

Maryland Personal Injury Attorney and Partner at Alpert Schreyer, LLC

Andrew D. Alpert is one of the leading attorneys in the state of Maryland and the District of Columbia. A former prosecutor, Mr. Alpert has earned a reputation as a highly-skilled and aggressive attorney. He has successfully defended thousands of cases, has had many cases covered by the press (Maryland Independent 09/17/2004; Maryland Independent 09/22/2004) and has appeared on national television to offer his legal opinion on high-profile cases. Mr. Alpert has received numerous

awards and honors from the legal community. He has been awarded the highest rating available from Martindale-Hubbell (AV® Preeminent™), carries a 10 out of 10 Superb Rating on AVVO



and has been selected several times for inclusion on the list of Super Lawyers in Maryland and the District of Columbia.

Mr. Alpert regularly attends trial seminars at Harvard University where he receives advanced training. He is a member of Board of Directors of the Maryland Criminal Defense Lawyer's Association, Chairman of the Legislative Group of the Maryland Criminal Defense Lawyer's Association on Narcotics, a member of the Maryland Trial Lawyers Association, Maryland State Bar Association and the National Association of Criminal Defense Lawyers. A graduate of George Washington University School of Law, Alpert is one of only a few lawyers in the state of Maryland and the District of Columbia who is a Certified NHTSA Standardized Field Sobriety Test Instructor.

Christopher F. Murphy, Esquire

Chris Murphy has assisted hundreds of injured clients with their worker's compensation and personal injury claims. He is a passionate trial advocate who fights for the injured, and dedicates himself to winning the benefits and compensation that are due to his clients. He has successfully advocated before the Workers Compensation Commission, The Maryland District Court, and The Maryland Circuit Court. Mr. Murphy treats his clients not just as a legal case, but as a person in need of understanding, guidance, and support.

Michael Berman, Esquire

Attorney Michael Berman is dedicated to helping wrongfully injured clients with various legal concerns, especially those dealing with personal injury law and workers' compensation. Mr. Berman previously worked as a prosecutor with the State's Attorney's Office for Anne Arundel County, though he has ample experience in many different areas of the law. He has continually taken on challenging positions throughout his legal career, each of which has added to his legal knowledge and supported his ability to successfully represent his clients.

Michael McCubbin, Esquire

From a young age, Mr. McCubbin was driven to practice law by a desire to advocate on behalf of victims and fight for their right to recover from harms they have suffered. His competitive spirit led him to the area of medical malpractice, where he is focused on helping clients receive compensation and future medical care, after having suffered serious loss, death, or injury through no fault of their own. Throughout his career, Mr. McCubbin has seen how the system is built to protect doctors, hospitals, and their insurance companies, and he spends his time fighting against that inequity in order to help victims and their families.



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