

# THINGS YOU NEED TO KNOW ABOUT CAR INSURANCE THAT MOST AGENTS NEVER TELL YOU

“THIS SPECIAL REPORT GIVES YOU VITAL  
INFORMATION YOU NEED TO KNOW

By

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## THE FACT IS MOST PEOPLE DON'T KNOW WHAT TYPE OF AUTOMOBILE INSURANCE YOU REALLY NEED

Dear Friend

Everyone know that you have to have liability coverage in Texas. This insurance pays if you are at fault for an accident. But what happens if someone hits you and doesn't have insurance? It happens all the time. Take a few minutes to read this special report to find out what you need to do NOW to protect yourself and your family.

Unfortunately, I get calls all the time from people who have been seriously hurt in a wreck and the other driver didn't have any insurance. Don't let this happen to you. Most folks will tell me..."well I have full coverage" but few know what this really means. Let me tell you some things and after reading them you need to call you insurance agent and make sure you get them to add this type of insurance to your automobile policy.

1. **Uninsured/underinsured motorist coverage.** This is the main one. It's also called UM/UIM coverage for short. This coverage protects you in case someone hits you and they don't have any insurance or they don't have enough insurance to cover your damages. In case that happens you can make a claim against you own insurance company to pay you for your losses like medical bills, lost wages, pain & suffering and other types of damages.

Buy as much UM/UIM coverage as you can afford. Call different insurance companies for quotes. You'll be surprised at the difference in the rates they quote you. I suggest you get at least **\$100,000** in UM/UIM coverage. The cost difference between buying \$20,000 in coverage versus \$100,000 is not that much. It certainly is not 5 times

the amount like a lot of people would believe. So if someone hits you and they don't have insurance your own insurance company will pay up to \$100,000 to compensate you for your injuries and damages. Here's another secret. Ask your insurance agent the cost of getting what's called "an umbrella coverage." Ask them to give you a quote for a \$1,000,000 umbrella coverage. It's really cheap but you generally can only get it if you have \$100,000 in UIM coverage. This means that you will now have \$1,100,000 in coverage in case someone hits you who's uninsured. That's the type of coverage I have on my own car. This coverage protects everyone in your car.

Call your agent today and ask them to quote you the cost of getting \$100,000 in UM/UIM coverage and ask them about the \$1,000,000 umbrella policy.

## **2. Personal Injury Protection Benefits also known as PIP**

This type of coverage pays for medical bills and up to 80% of lost wages. It's paid by your own insurance company. The minimum amount of coverage is \$2500. You can get more and I suggest you get a quote for \$2500, \$5000 & \$10,000 worth of coverage. Hospital bills are very expensive and you can use this coverage to help pay the bills. Do not get "Med-Pay" coverage. It looks like the same but it isn't. Tell them you want PIP benefits and get as much as you can afford.

I hope you learned a few things and I hope this report helped.

Now for my shameless advertising. I need a favor. I'm trying to grow my business and your "word of mouth" referral is the best form of advertising. Who do you know at home, work, school, church, or around town that needs a personal injury attorney? I handle all types of injury cases whether they be car/truck wrecks, falls, medical malpractice, defective products, rollovers, defective tires, defective vehicles,

motorcycle wrecks, dog bites, or any other type of injury case. When you hear of someone you might need help **have them give me a call**. I depend on your referrals. I'll work extra hard to please the client you refer. I WILL NOT embarrass you. I will treat the client you refer with the utmost respect, dignity and confidentiality. I know that you want nothing but the best from me and you deserve it.

If I can ever help you with a legal problems, give me a call

Yours truly,

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Check out my website at [www.hughhowerton.com](http://www.hughhowerton.com)

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