

# **Leyes Cotidianas (Everyday Law)**

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# **What you need to know about Ga's New UM Auto Insurance Coverage.**

Senate Bill 276 became Ga  
Law effective on 1 Jan 2009.

See OCGA 33-7-11.

# What does UM Mean?

UM means Uninsured and Underinsured Motorist.

Motorist means Driver of a Motor Vehicle.

A Motorist is Uninsured when he has no auto liability Insurance.

A Motorist is Underinsured when he causes more damage to others than he has auto liability insurance to pay for that damage.

**Your UM coverage pays for damages to you, your family, and any passengers in your motor vehicle that exceed the auto liability limits of the at fault UM Wrongdoer.**

Many Bad drivers have only the Ga mandatory minimum Liability Limits of \$25,000 per person/\$50,000 per occurrence/\$25,000 per property damage.

**I recommend that you should select in writing these limits or the highest limits that you can afford on your budget:**

- UM and Liability auto insurance coverages on all of your motor vehicles to have limits of: One Million dollars per person/One Million dollars per occurrence/\$100,000 for property damage.
- In Ga, the default rule is that you will get UM limits equal to your Liability limits unless you select in writing otherwise.

# **You should select in writing the new type of UM coverage:**

- Do select the new type of UM coverage known as the “Stacking or Added to the At Fault’s Liability Limits.”
- Do not select the old type of UM coverage known as the “Non Stacking or Reduced by the At Fault’s Liability Limits.”

# Why?

- The new type of UM coverage known as the “Stacking or Added to the At Fault’s Liability Limits” increases your UM coverage that pays for damages incurred by you, your family, and any passengers in your motor vehicle that exceed the auto liability limits of the at fault UM Wrongdoer.
- It is a good deal for the Ga consumer.

# Hey Matt, Do you practice what you preach?

- Yes, I do. I have those Liability and UM limits and coverages and more.
- In addition, I have an umbrella or excess liability insurance policy. I recommend that also.

# How much is your new premium for your New UM coverage?

- In GA, auto insurance is sold in a 6 month policy.
- The new 6 month UM premium for my passenger car is approximately \$51.
- \$51 divided by 180 days equals 28 Cents per day. That is a good deal.
- Selecting the new type of UM coverage known as the “Stacking or Added to the At Fault’s Liability Limits” did not increase my UM premium.
- **The End.**