

## What Motor Vehicle Insurance Should I Buy?

To answer this question, you must know what insurance is required and what insurance is optional.

**Required Insurance.** Georgia law requires you to have a minimum amount of liability insurance to cover the property damage and physical injuries of the other driver when you are at fault in an accident. You might think that bad drivers would buy extra insurance, but they usually buy the minimum amount of insurance, which is all they can afford due to the high rates.

**Optional Insurance.** Two types of optional coverage you should consider purchasing are Uninsured/Underinsured motorist and Medical Payments coverage. For instance, if you require back surgery due to an accident that is someone else's fault, then your medical bills could easily exceed \$50,000. If the other driver bought the minimum amount of liability coverage required, then you might receive only \$25,000 from the insurance company. If you had medical payments coverage of \$25,000 and \$100,000 in underinsured motorist coverage, then you could recover \$150,000 for your injuries. If you do not have these types of coverage, you should consider calling your carrier immediately to amend your policy. It could be money well spent if you are ever injured by an underinsured motorist.



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# GEORGIA MOTOR VEHICLE ACCIDENTS



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Driving a motor vehicle in Georgia can be a dangerous activity. In 2010, Georgia drivers and passengers suffered 1,244 deaths from motor vehicle accidents. Between 1996 and 2003, Georgia recorded 2,493,352 motor vehicle accidents. Motor vehicle accidents result in costly medical bills, lost wages, and, for many, horrific pain and suffering. When the accident is not your fault, then you might not know where to turn for help.

At Fischer|Scott, we understand that you want to recover physically and financially as quickly as possible. Our attorneys are skilled at identifying sources of funds to maximize your financial compensation, pay your medical bills, and help you recover from what is often times the most traumatic experience you will ever face in your life. Fischer|Scott is ready to proceed in obtaining the results you deserve.

## Vehicle Accident Do's:

- Immediately call 911 when involved in a motor vehicle accident.
- Call a friend to take the valuables out of your car if it will be towed.
- Call your insurance carrier and obtain the other driver's insurance information.



- Have someone take pictures of the accident scene with your cell phone showing the damage to both vehicles, skid marks, the conditions on the roadway, and injuries.
- If the other driver talks to you, try to determine whether he or she has been drinking alcohol or using drugs and report it to law enforcement.
- Write down what happened and what the other driver said to you.

## Vehicle Accident Don'ts:

- Leave the Scene of an Accident. O.C.G.A. §40-6-270
- Make any statements to the other driver.
- Fail to report the accident to your auto insurance carrier.
- Trust that your insurance company or the other driver's insurance company will do what is in your best interest.
- Try to settle the case between you and the driver without calling 911.
- Move your vehicle to get out of the way of traffic, unless in an area that requires removal such as a busy intersection.
- Delay seeking medical treatment if you feel that you are injured later.
- Refuse medical treatment recommended by EMT, or drive yourself to the hospital if you have been injured.



**The attorneys at Fischer | Scott take very seriously all lawsuits involving injuries suffered by anyone due to another driver's negligence. If you or a loved one has been injured in an accident in Georgia, Alabama, or Florida, then call 706.660.5540 and ask to speak to Kyle Fischer, Bobby Scott, or Martin Drake for a free initial consultation.**

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