

# Auto/Motorcycle Insurance and the Uninsured Motorist

*By Mitchell H. Portnoi, Esq.*

All standard (as opposed to “Basic”) motor vehicle policies in New Jersey, including those for motorcycles, provide Uninsured Motorist Coverage (UM) for injuries in the event of an accident with an uninsured or “hit and run” driver. Such coverage should always be in an amount equal to any liability coverage that you have. Closely associated with “UM” coverage is Underinsured Motorist Coverage (UIM), which covers you in the event that the vehicle that causes injury to you or damage to your vehicle is underinsured compared to the coverage that you have. That is why it is so important to have the maximum vehicle coverage that you can reasonably afford. It is simply because you are very practically covering yourself every bit as much as you are covering the person or persons that you may cause injury to.

UM/UIM coverage is available under your auto policy as well as any motorcycle policy. Your UM/UIM policy cannot be any higher than your liability limits. It should under no circumstances be lower than your liability limits. As an example, if a person carrying a \$500,000 UIM policy gets hurt by the negligent acts of a person who is only carrying a \$15,000 liability policy, he would get to access the difference between the two policies, or in this case, an additional \$485,000. This is, of course, assuming that the injuries warrant an award of the full \$500,000. Similarly, if a motorist, covered by a UM policy of \$500,000, is injured by a vehicle that hits him and then runs away without being identified, he can access his UM Coverage to the full extent of his coverage (in this case \$500,000).

It is so very important that consumers understand the impact of their own choices of motor vehicle insurance coverage. The failure to make the correct policy choices can have a profound effect should they be involved in a collision and not have the appropriate coverage. Obviously, once the collision has occurred, it is then too late to get the correct coverage. While answers to many questions can be obtained online or in consultation with an informed insurance agent, I am available to consult with anyone about the appropriate coverage to get at the outset. Please do not hesitate to contact me.

*Mitchell Portnoi concentrates his practice in all phases of litigation, with an emphasis on serious plaintiff's personal injury matters, workers' compensation and medical malpractice. For more information regarding civil trial work or the personal injury field, please contact him at [mportnoi@postpolak.com](mailto:mportnoi@postpolak.com) or at 973-228-9900.*