

KMLG IN BRIEF

Kontos Mengine Law Group

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Making Justice Possible

Auto Insurance Edition

KMLG Cares About Your Protection

Summertime is a great opportunity to re-evaluate your insurance coverage and ensure you are protected if you are involved in an auto accident.

One of the most important decisions you can make regarding your insurance coverage is whether you want Limited Tort versus Full Tort coverage. Often times, people make a tort

selection without actually knowing the difference between full and limited tort.

selection without actually knowing the difference between full and limited tort. Limited tort means that you can sue for limited recovery after an accident occurs. You are only entitled to recover economic damages like medical bills and wage loss. If you evaluate your policy and determine that you are limited tort, you cannot recover non-economic damages for pain and suffering.

Full tort coverage allows you to recover both economic and non-economic damages. In order to be fully compensated for your medical

bill, out-of-pocket expenses, wage loss and pain and suffering, you must select full tort coverage. Many people select limited tort because it saves money on insurance premiums. Full tort coverage may cost slightly more on a monthly basis, but having limited tort coverage could cost you a lot more in the long

run, especially if you are involved in an auto accident.

Beyond tort selection, another important insurance coverage area is the option of Uninsured (UM) and Underinsured (UIM) Motorist Coverage. Pennsylvania law requires motorists to carry a minimum of \$15,000 bodily injury liability insurance.

When an adverse driver does not have insurance or fails to have sufficient amounts of coverage, carrying UM/ UIM coverage ensures that you are protected and compensated for your injuries and damages if you are in an auto accident.

I was in an accident... What do I do?

- Stay at the scene and contact the police.
- Ensure that everyone is okay.
- Assess the property damage and take photos if possible.
- Exchange insurance information.
- Talk to witnesses.
- Get medical attention immediately if injured.
- Contact KMLG for representation.

CONTACT US ANYTIME

For a **FREE** consultation to see if you have a case!

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Making Justice Possible.

Uninsured coverage will protect you and reimburse you for your damages if you are involved in an accident with an uninsured driver. Underinsured coverage will reimburse you for your damages in the event that an adverse driver carries insufficient coverage.

There are countless motorist vehicle accidents every day. The number of accidents increase in the summertime when people travel most. KMLG

encourages you to re-evaluate your insurance coverage and ensure that you are protected if you are involved in an auto accident. Please ensure you have selected full tort and you have sufficient UM/UIM limits. Your first level of protection is your insurance coverage. We hope your next level of protection is through representation of KMLG. Please call us if you are involved in an auto accident. We can help!

Honorable Mention

Anthony Mengine and Katie Killion were honored in VerdictSearch's Top PA Verdicts of 2014 and ranked number 1 for having the highest jury verdict in the state of Pennsylvania relative to all auto accident trials.

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Meet KMLG...



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Auto Insurance Edition

The attorneys at KMLG care about you. Throughout the summer season, a lot of people travel and the roadways are extremely busy. Please be safe and practice defensive driving. If you are involved in an auto accident, please contact us so we can help. As always, our consultations are free!