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# Florida drivers should know How their auto insurance works **before** they have an accident. **Not after.**

## What's Causing Florida's Sky-High Insurance Premiums?

A 2023 report indicates that Florida drivers pay the fourth-highest car insurance premiums in the country.<sup>1</sup> With the national average auto insurance premiums at \$1,668 annually, **Floridians pay an average of \$2,412.**<sup>2</sup> Factors often cited as reasons for Florida's high insurance costs include Florida's high number of uninsured drivers and its exposure to disastrous weather.

## The Uninsured Dilemma.

The Florida Highway Safety and Motor Vehicles (FLHSMV) Department reported that **1.06 million vehicles<sup>4</sup> in Florida were not covered by insurance.** Every uninsured vehicle on Florida's roads can inflict severe injury and financial catastrophe on fellow motorists and pedestrians.

## The Cost of Natural Disasters.

Florida's exposure to natural disasters like wildfires, hurricanes, and severe thunderstorms significantly drives up insurance costs. In September 2022, Hurricane Ian caused insured damages of **\$50 to \$65 billion** in Florida, making it the costliest storm since Hurricane Katrina in 2005. These events lead to more insurance claims and greater risks, causing insurance companies to raise premiums to account for potential losses.

## Why Having Car Insurance in Florida is vital!

**Floridians are drivers!** With more than 15 million licensed Florida drivers and over 130 million visitors annually, you can expect a fair amount of drivers on Florida's roadways

Safety is our #1 concern and we know it is yours too when it comes to protecting you and your family. You should always use the utmost caution when driving.

In the first nine months of 2023, there were:

**261,975**

Accidents

**166,786**

Injuries From Accidents

**70,388**

Hit And Run Crashes

**2064**

Fatal Crashes Resulting In

**2209**

Fatalities

**15,045**

Hit and Run Injuries resulting in

**172**

Deaths

## Have you had an accident?

If you or a loved one needs assistance following an accident, we can help!

**Call: 833.law.of.we**

# How Much Auto Insurance is Required by Florida Law?

Florida law requires every personal automobile to be insured for a minimum amount of personal injury protection (PIP) and property damage liability (PDL):

## \$10,000

### Personal Injury Protection (PIP)

Coverage that pays for your medical expenses if you are injured in an auto accident no matter who is at fault.

## \$10,000

### Property Damage Liability (PDL)

Covers property damage to the other person's vehicle if you are found at fault for an accident.



## Florida is a “No-Fault” Insurance State. What Does That Mean?

Florida's no-fault insurance system is one in which each driver's personal injury protection (PIP) insurance pays for their own medical expenses up to the policy limit-no matter who caused the accident.

### Low Policy Limits –

## What if Your Medical Bills and Property Damages Exceed \$10,000?

When the Florida “no-fault” insurance law was implemented, the legislature thought \$10,000 of insurance could resolve most accidents with minor injuries and damages. But tragically, too many automobile accidents cause horrific life-changing injuries. If someone with only \$10,000 of personal injury protection (PIP) insurance is severely injured in an accident, their policy probably won't pay all their medical bills and other losses. In that case, they must try to recover the rest of their damages in a civil suit against the other driver.

Seeking compensation from the driver or owner of the car responsible for causing the accident can involve complicated legal procedures and months or even years in court. These are the kinds of cases that experienced personal injury and accident lawyers concentrate on. How the law applies in any individual's case will depend on the particular facts of that case, the severity of their injuries, and the amount of overall financial compensation needed to make them whole again.

## What optional auto insurance can you buy in Florida?

- **Uninsured Motorist (UM/UIM) Insurance** covers your medical damages if you are involved in an accident with one of Florida's one-million-plus uninsured vehicles. Florida Insurance companies must offer customers an uninsured motorist policy. The cost of UM insurance is usually very reasonable, considering the peace of mind you get from this additional protection, but you cannot purchase a UM limit higher than your bodily injury liability limit.
- **Bodily Injury (BI) Liability Insurance** pays for medical treatment, lost wages, and pain and suffering you cause another person to suffer in a car accident. BI Liability insurance does not pay for your medical bills or for injuries you suffer in such an accident.
- **Collision Insurance** covers the cost of repairing or replacing your vehicle regardless of who is at fault for an accident. Consider buying collision insurance if your vehicle is valuable enough that paying for collision insurance is cheaper than fixing or replacing your car or you financed or leased your car with a bank or finance company.
- **Comprehensive Insurance** protects you in case your car is damaged by something other than an accident. It provides coverage to repair or replace your vehicle in the case of fire, theft, vandalism, storm, floods, among other situations. You must read your policy carefully to understand what causes of damages are covered and which are excluded from the coverage.

Take advantage of our **FREE** car insurance audit.  
**Call us TODAY!**

# TIMES ARE CHANGING

Many of Florida's laws relating to personal injury claims, car insurance, and civil lawsuits have been revised in the last year.

## Here are some of the most critical changes in the new law:

- The time for filing a lawsuit for personal injuries has been reduced from 4 years to 2 years
- "Modified Comparative Negligence": prevents some injured accident victims from recovering full compensation for injuries suffered in car accidents if their own negligence contributed to the accident
- It is more difficult to hold insurance companies accountable when they act in bad faith

## What To Do If You Are Involved In A Car Accident In Florida

Being involved in a car crash can be a frightening and disorienting experience. It is challenging to decide what you should do. You may be angry, scared, hurt or all of the above.



### Call The Police

If there are injuries, property damage, suspicion of illegal activities, a hit-and-run or conflicts with the other parties, you need to call the police right away.



### Capture pictures with your phone

If you can take pictures with your phone, photograph the vehicles, entire surrounding area where the accident took place, stop signs and/or traffic lights, lighting and weather conditions. Additionally, get witness contact information!



### Contact Your Attorney

As soon as you are safe, contact a professional personal injury attorney while your memory of the accident is fresh, even before you contact your insurance company. You may remember fewer details in a week. Any lapse of time can result in lost evidence and imprecise memories.

**Weinstein Legal Team** offers **FREE** consultations and is available to assist you **24 hours/7 days per week.**

Contact us at **833-529-6393** or visit **thelawofwe.com**

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<sup>1</sup> Bankrate.com, "Average cost of car insurance in Florida in 2023," retrieved Aug. 9, 2023. <sup>2</sup> Insurify.com, (insurance comparison website) updated July 26, 2023, retrieved Aug. 9, 2023. <sup>3</sup> Ibid. <sup>4</sup> FLHSMV website, "Insured Motorists – July 2023" (reports 16,060,191 registered non-commercial passenger vehicles of which 15,000,517 are insured, or 93.4019%; leaving 6.591% uninsured or 1,058,527.18)