



# CARNEGIE GENERAL INSURANCE AGENCY

## California Uninsured Motorist Coverage Description

Uninsured Motorist Property Damage (UMPD), Collision Deductible Waiver (CDW) and Uninsured Motorist Bodily Injury (UMBI) are commonly purchased coverages; however, many customers do not really understand what their premium dollar is buying. As producers, it can be challenging to explain the benefits and conditions that trigger these coverages. This short explanation is not intended to replace the policy language or to consider all the possible coverage triggering events, rather it is offered as a simplified guide to help understand and explain these coverages to your valued customers.

### UNINSURED MOTORIST PROPERTY DAMAGE/COLLISION DEDUCTIBLE WAIVER

“My vehicle was struck by another vehicle, will my UMPD apply?” Two questions must be asked: First and foremost, did the accident involve direct physical contact between the insured vehicle and the other party’s vehicle? Second, did you identify the owner or operator of the other vehicle or the vehicle license plate? If the answer to both questions is yes, your claims representative will then follow up to determine if the responsible party had any liability coverage for the loss. If they did not, your UMPD coverage may apply. Remember, not only must the other party be uninsured, they must also be liable for the coverage to apply. If an insured is at fault for the loss, UMPD will NOT apply. If there is no identification of the other party or vehicle, UMPD will NOT apply.

The Collision Deductible Waiver (CDW) works in the same manner and is subject to the same conditions described above for UMPD. For a covered loss your own collision coverage will apply regardless of fault but CDW is subject to liability and will only be paid if the other party is responsible for the loss.

### UNINSURED MOTORIST BODILY INJURY

“I was injured in an accident but did not get the other party’s license number. It was hit and run.” Once again the insured must comply with specific policy guidelines. The accident must involve direct physical contact between the insured and the other party’s vehicle. If the identity of the other party is unknown, the matter MUST be reported within 24 hours to the police department that is responsible for the area in which the loss occurred. Additionally, the claim must be reported to the carrier within 30 days of the loss date and if their vehicle was damaged the insured must make the motor vehicle they were occupying available for inspection. If the insured is deemed to be at fault or partially at fault, the UMBI settlement will be adjusted to reflect the final liability percentage. If the insured and claims representative cannot agree on settlement, either party may request arbitration.

Uninsured Motorist Coverage can provide customers and producers with peace of mind in a very busy and unpredictable world.