



HOW TO PROTECT YOURSELF FROM THE NEXT UNINSURED DRIVER

By My Law Hero – Attorney Jonny Davalos



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Every day in Florida, drivers are hit by people who carry **no bodily injury (BI) coverage**—and thousands more carry the bare minimum. If you're not protected before the crash, **there's no legal case to pursue**, even if you were seriously injured. Here's how to protect yourself and your family right now:

✅ COVERAGES TO ADD TO YOUR AUTO POLICY

1. Uninsured/Underinsured Motorist (UM/UIM) Coverage

- *What it does:* Pays **your** medical bills, lost wages, and pain & suffering when the at-fault driver has **no insurance** or not enough.
- *Tip:* Match your UM coverage to your **bodily injury (BI) limits**. If you own multiple vehicles, choose the stacking option for more UM coverage.

2. Medical Payments (MedPay)

- *What it does:* Covers **immediate medical expenses** for you and passengers, regardless of fault.
- *Tip:* Even \$5,000–\$10,000 can bridge the gap until insurance kicks in. As an additional benefit, these benefits will be used to pay your doctors so more of your UM policy will go to you.

3. Increased PIP Coverage (Personal Injury Protection)

- *What it does:* Florida requires \$10,000 in PIP—but that doesn't go far. Consider **stacking** or increasing limits if offered.

? QUESTIONS TO ASK YOUR INSURANCE AGENT

- “Do I currently have **UM coverage**? If not, **why not?**”
- “How much more per month is it to **match my BI coverage** with UM?”
- “Can I **stack** UM coverage across all my vehicles?”
- “Can you give me a **quote with all available protections** added?”

⚠️ WHY THIS MATTERS

- **1 in 5 drivers in Florida has NO insurance** for injuries they cause.
- If you don't have UM/UIM, you're often **left with nothing**, no matter how badly you're hurt.
- Adding this protection usually costs **less than a cup of coffee per week**.
- I've seen too many clients get **crushed by the consequences of uninsured drivers**— don't let it happen to you.

★ Protect Yourself Now – Before the Crash Happens

If you're not sure what coverage you have, **email your declarations page** to info@davaloslegal.com and we'll review it for free.

☎ 305-786-HELP

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