

An aerial, high-angle photograph of a city street intersection. The image is characterized by motion blur on the cars, suggesting a busy, fast-paced environment. A prominent crosswalk with white stripes is visible in the lower half of the frame. A landscaped median with greenery and a bench separates the lanes. The overall color palette is dominated by the greys of the pavement and the various colors of the blurred vehicles.

# Dealing with Uninsured and Underinsured Motorists

Driving in New York can be unpredictable, and despite strict insurance laws, not every driver on the road is covered adequately. This situation exposes motorists to additional risks. Fortunately, New York auto insurance policies are designed to provide a safety net through Uninsured Motorist (UM) and Underinsured Motorist (UIM) coverage.

## What Are UM and UIM Coverages?

**Uninsured Motorist (UM) coverage** protects you if you're in an accident with a driver who has no insurance at all—despite it being illegal to drive without coverage in New York.

**Underinsured Motorist (UIM) coverage** comes into play if the driver who caused the accident has an active insurance policy, but their liability limits aren't high enough to cover your damages.

These protections are not just good-to-have additions—they are legal requirements in New York. Every standard auto policy must include both UM and UIM for bodily injuries.





## Real-World Example

Imagine you're hit by a driver who flees the scene or can't provide proof of insurance. Your medical bills and lost wages could add up quickly. Without UM coverage, you might be left paying out of pocket. With UM, from your insurance policy kicks in to cover you and your passengers, ensuring you are not punished financially for someone else's mistake.

In another scenario, if the at-fault driver has New York's minimum liability coverage (which may not be enough), UIM coverage will supplement the difference up to the limits of your own policy. This can make all the difference in getting the care and support you need.

Let's take a deeper look at how these coverages work, and why they are essential for every driver:

# Why Is UM/UIM Coverage So Important?

- **Protects you from the unexpected:** You might be a cautious driver, but not everyone on the road is insured or responsibly covered.
- **Ensures prompt payment:** Since you file claims with your own insurer, you avoid long waits associated with court processes or chasing uninsured drivers.
- **Provides peace of mind:** Knowing that you're protected, regardless of the other driver's coverage status, means one less thing to worry about in a stressful situation.

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**You can't control the  
actions of others on  
the road, but you can  
control your own  
preparedness.**

— Insurance Industry Maxim

# Coverage Details

New York's mandatory limits for UM coverage are the same as the bodily injury liability limits:

- **\$25,000 per person**
- **\$50,000 per accident**

UIM coverage, often known as Supplementary Uninsured/Underinsured Motorists (SUM), can be purchased up to the same limits as your liability coverage. This add-on is highly recommended, especially in areas with higher rates of uninsured drivers or severe accidents.



**Insurance is the only product that both the seller and buyer hope is never used.**

Unknown

## Steps to Take After an Accident with an Uninsured or Underinsured Driver

1. **Call the police** and file an accident report.
2. **Collect as much information as possible** (license plate, driver's info, witnesses, video and pictures are extremely important).
3. **Notify your insurance company immediately** to start your claim.
4. If you or others in your car are hurt **Seek prompt medical care** and document all injuries.

Talk to your insurance agent about your options— to understand coverage limits and ensuring your policy provides robust UM/UIM protection is a smart move in safeguarding your future.



# Frequently Asked Questions and Resources for New York Drivers

Navigating auto insurance in New York State can prompt a lot of questions. Below, you'll find answers to the most common queries, along with resources to help you get the support, guidance, and information you need.

## Common Questions

### 1. What is the minimum required auto insurance coverage in New York?

You must have the following minimum coverage:

- **\$25,000** for bodily injury per person and **\$50,000** per accident.
- **\$10,000** for property damage per accident.
- **\$50,000** for no-fault (Personal Injury Protection).
- **Uninsured Motorist** coverage for bodily injury.

### 2. What happens if I drive without insurance?

Driving uninsured in New York can result in:

- Fines ranging from \$150 to \$1,500
- Suspension of your driver's license and registration
- Potential criminal charges if caught after a suspension

### 3. Should I buy more than the minimum coverage?

While the law sets the minimum, many experts recommend purchasing higher limits for greater financial protection, especially if you own significant assets or want stronger personal security.

### 4. What is no-fault insurance?

No-fault insurance means that after most accidents, your own insurer pays for your medical bills and lost wages, regardless of who caused the crash. This system aims to make claims faster and reduce lawsuits.

### 5. How do I file a claim after an accident?

- Contact your insurance provider as soon as possible.
- Provide all requested details, including police report, photos, and personal statements.
- Follow up until your claim is processed.



# Resources for New York Drivers

- **New York State Department of Motor Vehicles (DMV)**

[dmv.ny.gov](http://dmv.ny.gov): Official information on laws, registrations, and insurance requirements.

- **New York State Department of Financial Services**

[dfs.ny.gov](http://dfs.ny.gov): Guidance on insurance companies, consumer complaints, and coverage basics.

- **Insurance Information Institute**

[iii.org](http://iii.org): National resource on understanding insurance, coverage types, and tips.

- **Local Insurance Agents**

Talking to a licensed agent will help you evaluate your needs and shop for the best policy.



**Good information is the best insurance.**

Benjamin Franklin

## Tips for Drivers

- Keep your insurance card in your vehicle.
- Regularly review your policy and coverage limits.
- Ask your agent about discounts (safe driver, bundled policies, anti-theft, etc.).
- Stay informed—laws and requirements can change.

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Coverage is  
confidence. The right  
policy today means  
security tomorrow.



## Summary and Call to Action

Auto insurance in New York State isn't just about meeting legal requirements—it's about financial protection, peace of mind, and responsible citizenship. By understanding your coverage, protecting yourself against uninsured drivers, and taking advantage of available resources, you equip yourself for any challenges the road may bring.

Whether you're renewing your policy or purchasing coverage for the first time, take the opportunity to review your needs, explore supplemental protections, and secure your confidence on the road.

Stay informed, stay protected—and drive safely.

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