

# Car Accident Injuries

## in Kentucky



OVER  
**25,000**

car accidents every year

Of those accidents **OVER 600** involved fatal car accidents



## How much is my car accident worth?

These variables affect how much money you can expect to recover:

- 1 The seriousness of your injury and length of your treatment
- 2 The amount of your medical bills.
- 3 Any lost wages it is determined you would have earned
- 4 The amount of pain and suffering you have endured
- 5 Your access to insurance coverage

## Should I talk to the insurance company?

- NO** Do not talk to negligent driver's insurance company
- YES** Do talk to your insurance company to establish your PIP claim
- NO** Do not agree to be recorded

### PIP covers:

- medical bills
- lost wages

## How does PIP coverage work?

Under Kentucky law, there is a priority of insurance coverage, and the law dictates who pays first.

- 1 PIP coverage on your own insurance automobile policy.
- 2 PIP coverage on the vehicle in which you were riding as a passenger.
- 3 Any individual health insurance policy that covers the at-fault driver's policy.
- 4 The liability policy that covers the at-fault driver's policy.
- 5 Underinsurance policy on your own vehicle if the liability policy of the at-fault driver is not enough.

## Minimum coverage requirements

Kentucky law sets the bare minimum amounts of insurance that car owners in Kentucky must purchase. These are:



bodily injury for all persons per accident



bodily injury per person per accident



for property damage coverage



personal injury protection (PIP) for medical bills & wage loss

Minimum coverage only allows a total of \$50,000 to cover injuries, suffering and lost wages



## Uninsured & Underinsured Motorist (UM/UIM) Coverage

UM/UIM coverage protects you if the at-fault driver's policy is not enough.

How does it work? Imagine this scenario:

- You are in an accident caused by someone else
- You are seriously injured and need significant treatment
- Your case would reasonably be worth **\$500,000**
- The other driver's liability bodily injury limit is **\$50,000**

Here a UIM policy helps.

## 5 Important things to do after a Kentucky car wreck

- 1 Call 911!
- 2 Get insurance information
- 3 Document the accident
- 4 Get treatment
- 5 Contact an experienced car accident attorney



## How much will it cost to hire an accidental lawyer?

At Hessig & Pohl, it won't cost you anything.

We have a Fee Free Guarantee: you won't have to pay anything up front.