

Auto Insurance Tips from Snyder & Gonzalez

Think minimal PIP insurance is all you need? Not by a long shot, says **Attorney Barry Snyder** at the law firm of **Snyder & Gonzalez, 1588 NE 162nd St., North Miami Beach.**

“In Florida,” he says, “that’s far from the truth.” As principal of a law firm specializing in personal injury and criminal defense cases, Snyder backs that judgment with a career’s worth of experience. In the event of an accident, he says, the few bucks you scrimped on your auto insurance could come back to haunt you. You could end up losing your license---or your livelihood.

“If you get in an accident and end up in court, PIP insurance won’t cover the cost of your defense, which could run \$20,000-40,000,” he says. “If there’s a judgment against you, you could lose your driver’s license.”

Snyder recommends liability insurance to cover your assets and uninsured motorist (UM) insurance to protect your family.

People often think if they have PIP and health insurance, they don’t need uninsured motorist insurance, he says. That could be a life-changing omission.

“Suppose a real estate broker gets into a bad accident with a drunk driver,” Syder says. “Besides having a lot of bills, she’s going to be left with a permanent injury that will affect her livelihood. She may have had \$1 million in healthcare coverage, but it won’t cover that.”

Deciding that you don’t need uninsured motorist insurance can also be a very costly mistake, Snyder says. He estimates that more than 50% of Miami-Dade County residents have no insurance---the half of the population that tends to cause the most accidents.

“If you’re injured in an accident with a motorist who has no insurance,” he says, “you have no one to sue. But if you have UM coverage, you can collect from your insurance company and they will go after the other driver.”

Conversely, if you hit someone else, your cut-rate insurance company may pay the other driver’s car repair bills, but they won’t help you if he then sues you because he has a broken leg.”

“His lawyer will call,” Snyder warns, “and if you have no liability insurance, you won’t hear from him again. “But if he happens to have UM insurance, three years later you’ll get a call from his insurance company demanding that you pay them or your license will be suspended.”

Snyder invites people who have questions about their coverage to call Snyder and Gonzalez for a complimentary

explanation of what their policies actually cover.

“Insurance companies are there to make a profit,” he says. “If something happens and you don’t know your rights, they won’t necessarily tell you.”

Oh, and one more tip---it’s not smart to try to mislead your insurer, Snyder says, “If your 17-year-old son lives at home but you don’t list him because it will raise your rates, it could backfire. If there’s a big claim and your insurance company finds out you made a false statement on your application, they will give you back your premium, and boom! You’ve got no coverage.”

For more information, call 305-919-9797 or visit www.snydergonzalez.com .