



As New Year Starts, Chicago Car Accident Attorney Urges Motorists to Review UM / UIM Policies

Many Illinois drivers may not be aware of the extent of coverage provided by their uninsured motorist (UM) and underinsured motorist (UIM) insurance policy provisions, says Chicago auto accident lawyer Patrick A. Salvi of Salvi, Schostok & Pritchard.

Chicago, IL ([PRWEB](#)) January 5, 2011 -- Patrick A. Salvi, a [Chicago personal injury lawyer](#) who represents [Illinois car accident](#) victims, says the state's drivers should start off the new year by taking a closer look at the UM / UIM provisions of their insurance policies.

“These policies can help pay for your automobile damage, medical expenses, lost wages and other damages after you have been in a car accident with a driver who either has no insurance or lacks adequate insurance,” says Salvi, managing equity partner of the leading Illinois personal injury law firm of Salvi, Schostok & Pritchard, which has offices in Chicago and Waukegan.

“Many motor vehicle accident victims aren't even aware of the extent of UM / UIM coverage they have under their policies. The start of a new year is a good time to read those provisions closely and determine whether the coverage is at a level that makes you feel comfortable.”

Illinois law requires drivers to carry minimum car accident liability policies with limits of \$20,000 for bodily injury or death to one person and \$40,000 for the same to two or more persons in any one car accident. The minimum liability limit is \$15,000 for property damage.

Because drivers face the risk of being in an accident with a person who has failed to comply with this law, insurers are required to provide Illinois drivers with the same minimum amounts in uninsured motorist (UM) coverage. Additionally, all insurers must offer UM and underinsured motorist (UIM) in the same amount that the drivers have for their own liability coverage.

The only way a driver can reject that coverage is by doing so in writing. In many cases, the driver may choose to purchase UM / UIM coverage in greater amounts, Salvi says.

“If you are involved in an auto accident, hospital bills and other expenses can pile up quickly,” Salvi says. “The more UM / UIM coverage you purchase, the more protected you will be – especially when the other driver's liability insurance falls well short of covering your damages.”

Salvi suggests that Illinois drivers contact an experienced Illinois car accident attorney to review their policies.

When a person is involved in a vehicle accident, an [Illinois personal injury attorney](#) may be needed to represent a driver in a dispute with their own insurance provider over the UM / UIM coverage, Salvi says.

“At our law firm, we believe strongly that a person who has been paying their premiums should be entitled to the full benefits of the coverage they have purchased,” Salvi says. “Unfortunately, these coverage disputes can often lead to arbitration or litigation in a courtroom.”



About Salvi, Schostok & Pritchard

Salvi, Schostok & Pritchard is a leading [Illinois personal injury law firm](#) with offices in Chicago and Waukegan. In addition to representing clients in catastrophic personal injury, medical malpractice, aviation and product liability cases, the firm focuses on car and truck accidents, airplane and train accidents, construction injuries, birth injuries, brain injuries, unsafe properties and animal attacks. The firm has obtained more than \$585 million on behalf of its clients. The firm's successes in personal injury and wrongful death cases include 160 multi-million dollar verdicts or settlements. For more information, call (312) 372-1227 or use the firm's [online contact form](#).

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