

**DarylTDixonLaw.com**  
Kentucky Car Wreck and Malpractice Law

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**June 13, 2007**

**DarylTDixonLaw.com**  
**KENTUCKY CAR WRECK AND MALPRACTICE LAW**  
**JUNE NEWSLETTER**

Welcome to the second Issue of the DarylTDixonLaw.com Monthly Newsletter. Some months, such as last month, we will send out a complete newsletter on interesting legal topics for you and your family. Some months, such as this month, we will send out a short one or two page newsletter with a Special Report.

**SPECIAL REPORT ON BUYING CAR INSURANCE**

With the start of the summer and holiday driving season, we wanted to send you our Special Report on Buying Car Insurance. We like to call it Kentucky's Ultimate Guide to purchasing the right type of coverage that will protect you, your family and your assets. There is even a special section on the MOST IMPORTANT CAR INSURANCE COVERAGE IN THE STATE OF KENTUCKY! We have enclosed certain excerpts of this report in this month's mailing so that you will know if you have the right types of coverage and what is best. To read the Guide to Buying Car Insurance in Kentucky in its entirety go to DarylTDixonLaw.com and click on the icon for Kentucky's Ultimate Guide to Buying Car Insurance on the right side of the page. It was our goal at Daryl T.

Dixon Law to get you this information by the Fourth of July..... At the end of the report is a special offer!

## **SEND US YOUR TOPICS**

Last month we ask you to send us some topics that you would like for us to discuss in our newsletter or in the form of special reports and books. I have already had lengthy discussions with some of you on some of these issues. I welcome any and all suggestions and it really is a great help to me to know what is on your mind and the issues and questions that you need legal answers to. So thank each and every one of you who called, emailed and faxed us those topics.

## **CURRENTLY TAKING NEW CLIENTS**

### **(Referrals From Previous Clients are Preferred)**

We at Daryl T. Dixon Law currently have openings to accept a few new clients. As most of you know we only accept a limited number of Clients at one time so that we may give each client and their case the proper attention that it deserves. We have found in the last few years that the best cases and therefore the best people to work for are those that are referred by our past clients, our friends and our family! We find that these clients are easy to work with and eager for our help in a difficult time and situation. WE ARE GLAD TO HELP!

In order to keep our advertising expenses down and to have money to spend on Prosecuting these cases we ask our past clients, friends and families for their Referrals. Who do you know that has been injured in a Car Wreck? Who do you know that has been the victim of Medical or Legal Malpractice?? Do you know someone who has had a

child that suffered a Birth Injury? If so, we would appreciate you referring them to us and entrusting them to our care. We will treat them as we treat all of our clients.....LIKE FAMILY!

If you can help us with quality referrals, we can keep advertising expenses down and continue to provide you with the best legal advice possible through our Newsletters, Special Reports and our DarylTDixonLaw.com Website.

### **UNTIL NEXT TIME:**

Call, email or fax us with your questions or ways that we can improve the newsletter. Make sure and send us topics that you want us to write about.

If you are receiving this newsletter via mail or email it is because you are a VALUED Client, Friend or Family Member of Daryl T. Dixon Law. So enjoy and let me know if you have some issues that you would like me to write about in the future. You may opt out of this mailing list at any time by calling our office and leaving a message, sending me an email or sending me a fax.

Most Respectfully,

Daryl T. Dixon

### **ENJOY THE SPECIAL REPORT!**

And if you like it email, fax or call us with email addresses and I can send an Audio Postcard discussing the report and email it to your friends or Family.

*“Kentucky’s Ultimate Guide to Selecting  
the Right Car Insurance and Protecting Your  
Family!”*

# BUYING CAR INSURANCE

What the Insurance Companies Aren’t Letting  
You Know and What is the Most Important Car  
Insurance in THE COMMONWEALTH OF KENTUCKY.

You Will Learn:

- \$ What it Takes to Have us Select Your case
- \$ How to Read and Understand Your Car Insurance Policy
- \$ What is the Most Important Coverage that You Must Have and How much UIM/UM You Should Buy
- \$ How to Compare Quotes
- \$ Five Questions You Need to Ask Before You Buy
- \$ How to Shop for The Best Insurance
- \$ How to Reduce Your Premiums
- \$ A VERY GENEROUS OFFER!

FOREWORD

My name is Daryl T. Dixon and I am a Kentucky Personal Injury Attorney. That means that the focus of my practice is on Kentucky Car Wreck Law. As an Kentucky Car Wreck Attorney that handles Serious Injury and Wrongful Death Claims, I feel like my No. 1 Duty is to educate my Client/Consumer base. I must educate my Friends, Family and all of those that I come into contact with on Substantive Areas of the Law as well as other Issues that may affect them and their families. This guide will help you understand the basics of buying Car Insurance.

I realize that most of the time you don't want to hire a Lawyer. You only hire a Lawyer when you absolutely have to have one. Similarly, you probably don't want to hire a Heart Surgeon, Brain Surgeon or a Mechanic, but you had better know one in case you ever have Trouble in these areas.

I usually get called when the stuff hits the fan. However, I decided early in my career that I wanted to be more proactive than that. I wanted to give you, the Consumer, as much Information as I could. I wanted you to be Thoroughly Educated and know what to do in case you or Someone You Know is ever Seriously Injured or Killed due to the Negligence or Carelessness of Someone Else.

One of my goals in writing this educational piece is to sell more Car Insurance than all of the Insurance Companies COMBINED! I want to do this in order to protect YOU! If you have lots of Car Insurance you will protect yourself in the event that you injure someone else and protect yourself if someone injures you. FAR TOO MANY TIMES, I have had to watch a client walk out of my office, without a case that I could take, because they didn't have the right Insurance. They tell me that they would have bought more insurance if someone had told them. Well now, I am Screaming from the Top of the Mountain, to buy plenty of Car Insurance and in these next Chapters I will explain why.

I have been representing Victims of Serious Personal Injury and Wrongful Death (and their Families) in Kentucky since 2000. As a small firm that only takes a few new cases a year, I have more time to spend with each Individual Client. That also allows me more time to educate My Clients, Family, Friends and All of Those That We Reach through our reports, website, newsletter articles and lectures. If you would like to visit one of what we hope becomes the most POPULAR Small Firm Website in the Country go to [DarylTDixonLaw.com](http://DarylTDixonLaw.com). You can obtain Additional Educational Material there.

**WHAT TYPE OF CASES DO WE ACCEPT?**

We do not rely on a high volume of cases. We do not claim to handle every type of case known to man. We accept a limited number of Serious Personal Injury and Wrongful Death Cases from hundreds of inquiries each year. Most of our Cases are the result of Auto/Semi-Truck Wrecks. I have been on the front lines of Serious Injury and Wrongful Death battling for my Client's against the Big Insurance Companies and Negligent Parties since 2000. By accepting fewer cases I have more time to devote to each Client and their Case.

I generally accept cases where my Clients have Clear, Objective Evidence of Injury. I accept cases in which there were Fatalities, Broken Bones or Fractures, and Permanent and Serious Disfigurement. This lists includes Spinal Cord and Brain Injury Cases. I look for X-rays, MRI's, and CT Scans that evidence these Injuries as well as Large Disc Bulging and Herniation. You must have at least \$10,000.00 or more in Medical Expenses or Lost Wages or a combination of both. If your injuries fit into these categories you could be eligible for Medical Expenses, Lost Wages and Pain and Suffering. In some limited cases you could be eligible for Punitive Damages if the Liable party is proven Grossly Negligent.

#### **HOW DO I GET ADDED TO YOUR NEWSLETTER?**

Just go to [DarylTDixonLaw.com](http://DarylTDixonLaw.com) and sign up on the contact form. You may also call TOLL FREE 24 Hours a Day (866) 529-7745 and leave a recorded message.

#### **CHAPTER ONE**

#### **HOW TO READ YOUR POLICY? `**

It seems that no one wants to give useful and helpful information anymore when it comes to Buying Car Insurance. Even the online sites just want you to compare quotes, try and get you enough insurance to be Legal and move you on your way. Well you have come at the right time, to the right place and to the right person who will tell you what you need to know to make this important decision.

There is good news and there is bad news when it comes to Buying Car Insurance. The bad news is that the statistics show that almost all of us will be in at least one Car Wreck in our lifetime. Most of us will be in more than one. Whether we are Injured or even Seriously Injured is usually luck of the draw. The good news is after reading this report you will know how to protect YOURSELF, YOUR ASSETS AND YOUR FAMILY!

In order to drive a Car in most states (including the Commonwealth of Kentucky) you must have Car Insurance. Car Insurance protects you from Financial Loss if you are involved in a Car Wreck. In most states (including the Commonwealth of Kentucky) you MUST be covered by Liability Insurance and Basic No-Fault (PIP) Insurance.

## **An Explanation of Terms and Types of Insurance Coverage**

*The front page, or Declaration Page, of your policy shows what type of coverage you have purchased and what premiums you are being charged for each item. This page also lists basics such as the list of drivers covered by your policy, terms and conditions of your policy, the date your policy is valid and the cars that are covered under your policy. Often, policy owners are more concerned about the cost of their policy than with the coverage they are buying. Although it's not easy to read, you need to understand the terms of your policy. What follows is an explanation of the terms you will find in your policy. We will start with the types of coverage required of motorists in the Commonwealth of Kentucky*

## **REQUIRED INSURANCE**

### **Liability Insurance**

This protects you against a claim by someone else for property damage, serious personal injury or death. Liability is stated in tens or hundreds of thousands of dollars, indicating the maximum amount for which you are covered in a single event. For example, 50/100/25 means that the insurer will pay a maximum of \$50,000 in personal injury claims per person, \$100,000 maximum in total personal injury claims per accident and \$25,000 for property damage per accident.

Kentucky requires that every motorist carry at least 25/50/10 in liability coverage. As an alternative, drivers can opt for a single limit plan of \$60,000. ([Kentucky Department of Motor Vehicles](#))

Liability insurance will protect your personal assets in the event of a claim against you. The average cost of a claim for a disabling injury is \$35,000: the average cost of an auto accident resulting in one death is over a million dollars. If you only carry the minimum liability coverage, it is possible you could be leaving your assets--your house and savings--at risk if you are the defendant in a personal injury lawsuit. Liability insurance is one of the most cost effective means to protect your financial security in the event of a lawsuit.

Liability Insurance is available in several different increments. There is \$25,000/\$50,000; \$50,000/\$100,000; \$100,000/\$300,000; \$250,000/\$500,000; \$300,000/\$500,000; \$500,000/500,000; and \$500,000/\$1,000,000. Some Insurance Companies have \$500,000.00 Maximum Coverage on Liability Insurance and some Insurance Companies have \$1,000,000 Maximum Coverage. The more LIABILITY COVERAGE that you have the better YOU CAN PROTECT

YOURSELF, YOUR FAMILY AND YOUR ASSETS. A review of your particular family and your particular assets will aid in selecting the right Car Insurance Coverage for you.

### **Personal Injury Protection (PIP)**

The Commonwealth of Kentucky is one of 12 states nationwide that has no fault insurance laws in place. PIP is sometimes referred to as No Fault Insurance. Under these PIP (No Fault) laws, you must collect under your own insurance policy first. In Kentucky, you must carry at least \$10,000 in PIP insurance. A driver collects first under his own coverage in the event of an accident, no matter who is at fault. If the personal injury exceeds your PIP coverage, you can file a claim against the other driver's insurer (within the limitations of Kentucky law). PIP will also cover lost wages. If you are injured in an auto accident where the other driver is uninsured or underinsured, you will have to rely on your own policy, under PIP, to cover your expenses. For this reason, you need to review your medical coverage when considering the level of PIP insurance you carry. The Maximum Limit on PIP is usually \$50,000.00.

### **UM/UIM--THE MOST IMPORTANT INSURANCE YOU CAN BUY**

*Although it is not required by law, Uninsured/Underinsured Motorist Insurance is the most important insurance you can buy.*

### **Uninsured/Underinsured Motorist Insurance**

The Insurance Research Council ([IRC](#)) estimates 14% of drivers are uninsured: in Kentucky, 12% of drivers are uninsured. In addition, Kentucky's required liability insurance of \$25,000 per person is less than the average personal injury claim (\$35,000). It is advisable to keep these two facts in mind when buying Uninsured Motorist (UM) and Underinsured Motorist Insurance (UIM). These types of coverage will protect you in the event that you suffer a serious personal injury in an accident with an uninsured motorist, or one who is driving legally, but with insufficient coverage to cover serious personal injuries. UM insurance also protects you in the event of a "hit and run" accident. In these events, your own insurer pays for the cost of your injury within the limits of your policy.

As a guideline, *Consumer Reports* suggests buying at least \$100,000 per person and \$300,000 per accident.

For examples of how your UI/UIM coverage can make a difference, see **A Tale of Two Clients** in Chapter Two of "*Kentucky's Ultimate Guide to Selecting the Right Car Insurance*".

### **OPTIONAL COVERAGE**

*There are a number of optional items you can consider when buying insurance. In considering many of these, such as collision, comprehensive, and medical payments, you need to look at the age and value of your car and the other types of insurance policies you carry. Selecting insurance is a major financial*

*decision. Before you buy, review your personal financial situation. But make sure that you and your assets are protected.*

### **Collision Insurance**

Collision coverage will help pay for damage to your vehicle in an accident or will pay the cash value of the vehicle if it is not repairable. All collision insurance is written with a deductible, which is the amount you will pay before the insurance payments apply. You select the deductible: a high deductible will lower your insurance premium. Collision insurance is not required by the state but will be required by the loan company that finances your car purchase. If you have purchased a new car, you might want to consider gap insurance. This would cover the difference in the fair market value, and the balance on your car loan if your car cannot be repaired. On the other hand, if you have an older car that is not financed, you should consider dropping the collision coverage. The cost of your insurance may exceed the value of your car. A good rule of thumb is when the cost of collision equals 10% of the market value of your car, collision insurance is no longer a good financial investment.

### **Comprehensive Insurance**

Sometimes referred to as the “other than collision” coverage, comprehensive insurance will help pay to repair or replace your vehicle in events other than collision. This can include theft, vandalism, fire, water, hail, wind, falling objects, and impact with animals. You can also include safety equipment coverage that will pay for the repair or replacement of windows and lights. A deductible will be applied to portions of your comprehensive coverage. When considering comprehensive coverage, you need to look at the value of your vehicle and/or the cost of repairing it.

### **Rental Reimbursement**

This will pay for a rental car if your car is damaged due to an auto accident. There is usually a daily allowance for the rental.

### **Umbrella Policy**

This is suggested for individuals whose personal assets exceed the maximum liability insurance available. Some experts recommend that people with more than \$300,000 in assets purchase a \$1 million liability umbrella policy in addition to other auto insurance.

# CHAPTER TWO

## WHAT IS THE MOST IMPORTANT COVERAGE THAT YOU MUST HAVE AND HOW MUCH YOU SHOULD BUY (UM/UIM)

### A TALE OF TWO CLIENTS

#### *CASE NUMBER 1*

On July 25, 2003, two of my clients were driving through Benton, Kentucky when a Negligent Driver ran through a stop sign, slammed into the side of their car and forced them into a chain link fence. The steel bar of the chain link fence came through the front window and narrowly missed one of my client's head.

This client suffered a broken pelvis, several broken ribs and multiple contusions and abrasions. The wife suffered broken ribs, multiple contusions and abrasions, as well as further damage to her knee. Doctors had to perform surgery to correct an injury to her back. The negligent driver had the minimum limits of \$25,000/\$50,000. There were no personal assets to collect to help pay for my clients' medical expenses.

However, my clients had outstanding UM/UIM Coverage on their own policy. One of the clients collected a handsome six figure settlement while the other received a little under six figures. This would not have been possible had they not purchased plenty of UM/UIM Coverage.

These clients have a happy ending to their story. As you can see from the next example, the wrong insurance coverage can make a big difference in the story turns out.

#### *CASE NUMBER TWO*

This client and her two children had been hit by a Negligent Driver who was driving under the influence of alcohol. The Negligent Driver eventually pled guilty to DUI. The driver had the minimum liability insurance coverage of \$25,000/\$50,000. My client and her two children had injuries that far exceeded the coverage available. We helped them recover the maximum of the policy limits. Unlike the clients in the first story, this client didn't have UM/UIM coverage. Her insurer allowed her to opt out of the coverage to save on premium costs.

Before she could correct that on her new policy, the unthinkable happened. Several days after reaching a settlement for the first accident, this client and her passenger were hit broadside as she pulled out of the grocery store. Although the liability limits carried by the second driver were higher, they still did not cover the costs of this client's medical care. And she was still without UM/UIM coverage on her own policy. She was forced to live in a nursing home for a year and a half to recover from multiple injuries including fractures to both legs. She was unable to be fully compensated for the injuries that she sustained from the second negligent driver because he was underinsured. In comparing the two cases, you can see how important your own insurance coverage is, even if you are not at fault in a car accident.

**IT IS IMPERATIVE that you understand that UM/UIM Coverage is the MOST IMPORTANT COVERAGE AVAILABLE IN THE STATE OF KENTUCKY TO PROTECT YOU AND YOUR FAMILY!**

Insurance companies must offer UM/UIM coverage. However, they normally do not tell you how important it actually is. Since the Insurance Agent isn't telling you the reason why you need UM/UIM, most people think they are just trying to sell you something you don't need. You must opt out of UM/UIM Coverage in the Commonwealth of Kentucky. **PLEASE DO NOT EVER SIGN ANYTHING OPTING OUT OF UM/UIM COVERAGE!!**

One of the most important aspects of Uninsured Motorist Coverage or UM is when you are the victim of a "hit and run." If you never catch the other driver, your UM will protect you. UM Coverage will cover a driver who has no insurance and hurts you. Then your insurance company will pay for your damages up to the limits of the UM coverage you bought. Finally, your Underinsured Motorist Coverage will protect you if the other party had less insurance than you did. For example, if someone who has a minimum insurance policy hits you, UIM will provide you with protection up to the amount that you bought for yourself. Don't feel bad about this as you purchased this coverage.

Now that you know that UM/UIM is the most important coverage in the State of Kentucky, go out and get as much as you can. Do not settle when the Insurance Agent balks at your inquiry to get as much as you can. The Agent will likely try and sell you an Umbrella Policy instead. Be firm and ask that they give you quotes on UM/UIM. Ask how much it will cost for 1 Million in Liability and UM/UIM Coverage. Then work your way back according to the increments that we listed in Chapter One. Finally, if you have need additional help, send us an E-mail or give us a call.

### **Chapter Three**

#### **HOW TO COMPARE QUOTES?**

Comparing quotes is actually very simple. For example, The Commonwealth of Kentucky offers free online and instant quotes through the Kentucky Division of Motor Vehicles Licensing and Division of Driver Licensing at <http://transportation.ky.gov/drlic> or The Kentucky Department of Insurance has a website at <Http://www.doi.state.ky.us/kentucky>. Other states have similar websites and you can link to them by going to the Secretary of State Website of your particular state. In addition, all major Insurance Companies have their own websites where you can go and compare quotes online that tailor to your specific situation. Remember though to get plenty of UM/UIM!

I have conducted my own research to help you understand just how little it costs to buy more coverage. Insurance Companies will factor in your driving history when they are preparing your quote. They look at such things as traffic tickets, past wrecks, age and other factors in addition to the specific Coverages that you need to come up with your quote. You may find that your quotes are not the same as mine. However, you will get some idea of how Insurance Companies prepare these quotes.

An Insurance Company's Quote is not a bill but rather an offer that you may accept by paying the Premium. In the Quote, the Insurance Company will itemize the costs for the Coverages that make up your Policy. This makes it easy to analyze your Policy and add the Coverages that will protect you. For example, your Quote may itemize that PIP Coverage costs \$25.00 and the Towing is \$3.00 per Policy Period. If your quote does not contain these itemized Coverage figures, ask your agent to break them down for you.

I began my research the Grange Insurance Company and my quote reveals some very interesting figures. First, my Itemized Bodily Injury Liability Quote was \$106.00 for \$250,000/\$500,000 in Coverage. That figure only increased \$22.00 for Coverage of \$500,000/\$1,000,000.00, which is the Maximum Coverage available to me.

My Itemized UM/UIM Quote was \$59.00 for \$250,000/\$500,000 in Coverage and only increased \$7.00 for Coverage of \$500,000/\$500,000, which is the Maximum Coverage available to me.

My Overall Quote for the Maximum Coverage available to me only increased some \$33.00 and I almost doubled my Coverage. Furthermore, I added \$10,000 in PIP Coverage. Again, this is for a Six Month Policy Period.

I conducted further research with Four different Major Insurance Companies. I wanted to see the difference in my overall Policy Premium Quotes between the Minimum Coverage and the Maximum Coverage. All of these quotes contain the difference in Policy Premiums between the Minimum

## Bodily Injury Liability and UM/UIM Coverage and the Maximum Bodily Injury Liability and UM/UIM Coverage.

1. GRANGE- The difference between \$25,000/\$50,000 and the \$500,000/\$1,000,000 is estimated at around \$350 over a Six Month Policy Period. (double Check)
2. ALLSTATE- The difference between \$25,000/\$50,000 and \$250,000/\$500,000 is estimated at around \$150 over a Six Month Policy Period.
3. PROGRESSIVE- The difference between \$25,000/\$50,000 and \$250,000/\$500,000 is estimated at around \$125 over a Six Month Policy Period.
4. STATE FARM- The difference between \$25,000/\$50,000 and \$250,000/\$500,000 is estimated at around \$150 over a Six Month Policy Period.
5. GEICO- The difference between \$50,000/\$100,000 and \$250,000/\$500,000 is estimated at around \$125 over a Six month Policy Period.

Of Course there are many other Insurance Companies that you can pick from and this list is just the results of the Companies that I used in my research.

My study concludes that it really isn't that expensive to protect you, your family and your assets by adding to your Coverage.

### **A More Than Generous Offer:**

At Daryl T. Dixon Law we are happy to help you put in place the right Insurance Policy for You and Your Family. If you are not happy with your current Policy or if you learned something from this Special Report that you would like to incorporate into your current Policy, let us know. You may call us to set up a teleconference, email me at [daryl@daryltdixonlaw.com](mailto:daryl@daryltdixonlaw.com) or fax us at (270) 442-1516.

### **HOW CAN I GET FUTURE REPORTS?**

Just go to [daryltdixonlaw.com](http://daryltdixonlaw.com) and sign up. Or call TOLL FREE 24 Hours a Day (866) 529-7745 and leave a recorded message.

Most Respectfully,

Daryl T. Dixon  
Kentucky Car Wreck Lawyer