



**YOUR GUIDE TO  
CHOOSING  
YOUR AUTO  
INSURANCE**



*Please note: This guide is not a complete summary of the Pennsylvania Auto Insurance Law. It is designed to highlight certain important features of this law and should not be considered legal advice. Everyone has different insurance needs. If you have any questions concerning your coverage, please contact your insurance company representative.*

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# *A Message From Attorney Edgar Snyder*



## *Confusing...*

*That's the word I use to best describe  
Pennsylvania's auto insurance laws.*

In 50 years of practicing law, I have never seen a more confusing piece of legislation. Why? Because it requires you, the consumer, to make decisions and choices about your automobile insurance coverage that could profoundly impact your life should you ever be injured in an automobile accident.

No one wants to think about being a potential victim of an auto accident; however, we must protect ourselves and our families since, unfortunately, accidents do occur. You can't always prevent an accident, but you can protect yourself and your family by purchasing the right insurance coverage at the right levels. It is not only important to have adequate insurance coverage, but to understand your coverage.

To help you better understand Pennsylvania's confusing insurance act, my law firm has produced this brochure. We explain the technical jargon and tell you what can happen if you give up certain benefits. Although you have probably made many insurance choices already, you always have the right to change your coverage.

Throughout this guide, we try to give you the benefit of decades of experience in handling injury

claims resulting from auto accidents. Since the Pennsylvania Auto Insurance Law was enacted in 1990, we've gathered a lot of valuable information that we can pass on to you, the kind of information you need to make educated decisions about your auto insurance coverage. You may want to find your insurance declaration sheet — the paper that lists all of your current coverages — and refer to it while reading this guide. This way, you can compare your current coverage to what we believe you really should have.

It is not our intention to tell you how to spend your money for automobile insurance. That decision is best left to you and your insurance company representative. However, we believe that making educated decisions about your insurance coverage will help you to get the most protection for your dollar. If you want to lower your auto insurance costs, I suggest you explore the various options for obtaining discounts listed on page 18. Just remember that giving up benefits may not be the best way to save money on insurance.

If you have further questions after you've read this brochure, please contact your insurance company representative. To request more copies of this guide, please call my law firm at 1-800-9-4EDGAR or visit our website at [EdgarSnyder.com](http://EdgarSnyder.com).

Sincerely,

A handwritten signature in black ink that reads "Edgar M. Snyder". The signature is written in a cursive, flowing style.

Attorney Edgar Snyder

Of Counsel & Founder.

## ***In A Snapshot: Pennsylvania's Automobile Insurance Coverage***



In Pennsylvania, you are required to make many decisions when you purchase automobile insurance. First, you must choose to carry a Tort option on your policy. You can choose between Limited Tort, which restricts your ability to recover for pain and suffering caused in an auto accident, or Full Tort, which does not carry any restrictions. These terms are explained in more detail on page 7 of this brochure.

Aside from having to select a Tort option, there are only three other mandatory coverages that are required under Pennsylvania law: Bodily Injury Liability, Property Damage Liability, and Medical Expense Benefits. Of these coverages, only Medical Expense Benefits actually pays out benefits to you and your family if you, or someone covered by your policy, are injured in an accident. The other two required coverages pay benefits to the other driver or to the other person injured when you are at fault.

Purchasing only the minimum auto insurance coverages mandated by state law may initially save you a few dollars; but, it could cost you thousands of dollars in terms of lost benefits if you, or someone covered by your automobile policy, are ever injured in an auto accident.

To better protect yourself and your family, we recommend that you increase the amount of coverage by:

- Electing to have Full Tort coverage on all vehicles in your household
- Increasing your Bodily Injury Liability coverage above the \$15,000 per person / \$30,000 per occurrence minimum
- Increasing your Medical Expense Benefits above the \$5,000 minimum, especially if you have no other medical insurance
- Adding Income Loss benefits to your policy
- Purchasing both Uninsured and Underinsured Motorist coverages
- Electing to stack the limits on your policy when you have more than one vehicle in your household
- Adding Funeral Benefits to your policy
- Adding Accidental Death Benefits

By choosing our recommended coverages, you will have more benefits available for you and your family. Eight out of the 10 recommended coverages pay benefits to you.

All of the coverages described in this overview of Pennsylvania's automobile insurance law are explained in more detail within this brochure. If you have any additional questions after you read this brochure, please contact your insurance company representative. And one final point: We know that automobile insurance coverage can be a financial burden for many households. However, if you are able to carry higher limits on the various coverages than the minimums we recommend, we suggest that you do.

# Pennsylvania Automobile

Insurance Coverage	Minimum Required
Tort Option	Limited
Bodily Injury Liability	\$15,000 per person \$30,000 per occurrence
Medical Expense Benefit	\$5,000
Property Damage Liability	\$5,000
Income Loss	Not Required
Uninsured Motorist	Not Required
Underinsured Motorist	Not Required
Stacking of Limits for Uninsured/Underinsured Motorist	Not Required
Funeral Benefit	Not Required
Death Benefit	Not Required

*The chart above shows the minimum required coverages under Pennsylvania law compared to our minimum recommended coverages.*

# Insurance Coverage

Our Recommendation	Who Benefits From This Coverage
Full	Full Tort provides the better coverage for you and your family
\$100,000 per person \$300,000 per occurrence	Someone injured by your negligent driving or others using your vehicle with permission
\$10,000	You and your family
\$50,000	Someone who suffers property damage due to your negligent driving
<i>A minimum of:</i> \$1,000 per month \$5,000 in total coverage* <i>Increase as needed to reflect after-tax earnings</i>	You and your family
\$100,000 per person \$300,000 per occurrence	You and your family
\$100,000 per person \$300,000 per occurrence	You and your family, and often, other people using or riding in your vehicle
<i>Choosing stacking is essential to maximizing your family's protection:</i> \$100,000 x the number of vehicles in the household	You and your family
\$1,500*	You and your family
\$50,000	You and your family

\* We recommend these amounts as a minimum. Additional coverage can be purchased.

# Why We Recommend What We Do: A Closer Look

## Tort Coverage: Limited Tort vs. Full Tort

*Required Minimum Under Law:* Limited  
*Our Recommendation:* Full

Under Pennsylvania law, you must first choose a tort option, either Full Tort or Limited Tort.

### Limited Tort

Limited Tort means that, with very few exceptions, you give up the right to receive compensation for pain and suffering if you are injured in an accident. If you have never been injured in an auto accident, you may not realize the pain and suffering that a person goes through, sometimes for months or even years.

Because many people are unfamiliar with insurance jargon, they don't really understand what Limited Tort means. They choose it because they believe they'll never be injured in an auto accident and because it saves them a few dollars on their insurance premiums. But did you know that by choosing Limited Tort, you sacrifice full protection for you and your family members who reside with you? Limited Tort not only puts you and your family at risk in your own car, but it also applies when you, or your family, are injured as passengers in someone else's car.

### Exceptions to Limited Tort

1. The injuries are deemed to be serious. A serious injury is defined as death, serious impairment of a body function, or permanent serious disfigurement. What may seem like a severe injury to you and to many other people may not qualify as a serious injury under the legal definition if challenged by an insurance company.

### Examples:

- A man was hospitalized for six days after sustaining a severe fracture of his right and left lower jaw. He had his mouth wired shut for 14 weeks and lost 20 pounds. He was found not to have suffered a serious injury and received nothing for pain and suffering.
  - A woman was hospitalized after suffering a fractured vertebrae. She wore a back brace and was unable to bend from the waist. She, too, was found not to have suffered a serious injury and received nothing for pain and suffering.
2. The person at fault for the accident is not just charged — but convicted of or pleads guilty to — with driving under the influence of alcohol or a controlled substance, or if (s)he accepts Accelerated Rehabilitative Disposition, known as ARD. ARD is a program that gives certain offenders the opportunity to earn a dismissal of the charges by completing a program assigned by a judge.
  3. The at-fault motorist is driving a vehicle that is registered in another state.
  4. You were injured in an accident while driving, or as a passenger in, a commercial vehicle such as a taxi cab or bus.
  5. You were hit as a pedestrian.
  6. The at-fault driver is not insured.
  7. It is a product liability claim stemming from a defective product on the car.

### Full Tort

Full Tort means that you can seek compensation for your pain and suffering for any injury you receive in an auto accident, provided that someone else is at fault for the accident. Spending a few more dollars now to elect Full Tort on your policy

instead of Limited Tort could mean thousands of dollars to you for the pain and suffering you may sustain in an accident. With Full Tort, there are no restrictions on your ability to receive compensation for pain and suffering. In order to protect you and your family's right to be compensated fully, you must properly insure all of the vehicles in your household.

## **Bodily Injury Liability Coverage**

*Required Minimum Under Law:*

\$15,000 per person / \$30,000 per occurrence

*Our Recommended Minimum:*

\$100,000 per person / \$300,000 per occurrence

Bodily Injury Liability coverage pays money to the person(s) who brings a claim against you if your vehicle physically injures or kills someone and you are found to be legally responsible. The coverage would also apply to anyone else responsible for an accident while driving your vehicle, as long as they were doing so with your permission.

We recommend that you carry more than the required minimum to protect your financial interests. Your insurance company will only pay claims up to the limit of your liability coverage. If a judgment is entered against you for more than the amount of your coverage, you would be responsible for, and *may* be forced to pay, the excess or some portion of it out of your own pocket.

## **Medical Expense Benefits**

*Required Minimum Under Law:* \$5,000

*Our Recommended Minimum:* \$10,000

The Medical Expense Benefit on your insurance policy covers medical bills that result from any injuries you suffer in an auto accident.

Although the required coverage remains at \$5,000, our experience shows that it is an insufficient limit.

It doesn't take much to reach \$5,000 when you're dealing with medical bills— especially when you consider the potential costs of hospital treatment, surgery, extensive physical therapy, rehabilitation, and other medical services. We recommend a minimum coverage of \$10,000 or possibly even more, especially if you do not have other medical insurance. This benefit is not fault based and can apply even when you are responsible for the accident and sustain injuries.

### **If you have other medical insurance:**

If you use up the limit of Medical Expense Benefit on your automobile insurance policy, you may be able to pass the excess charges on to your own medical or health insurance plan (such as Blue Cross/Blue Shield). However, you should be aware that some medical plans may not cover certain treatments or may only pay a portion of your bills.

It is important to remember that Pennsylvania is a “first-party benefits” state. This means your auto insurance covers any injuries you receive when you are in any type of motor vehicle accident. Only after the coverage on your auto insurance runs out does your healthcare insurance take over. You should also know that your health insurance plan, or any other assistance program, may demand that you reimburse them if you recover other money for your injuries.

*Remember:* If the only medical coverage you have is the Medical Expense Benefit on your auto insurance, you may be personally responsible for any bills over the limit of that coverage. This is why it is so important that you carry the right auto insurance coverages along with the right levels of coverage that will protect you and cover any medical bills you may have.

### *Example:*

Joe is injured in an auto accident that he caused. The cost of his medical treatment

for injuries is \$10,000. If he has the minimum Medical Expense Benefit of \$5,000, and no other source of medical insurance (such as Blue Cross/Blue Shield or an HMO), he will be personally responsible for any bills that remain unpaid once the Medical Expense Benefit on his auto insurance policy is exhausted.

If Joe is not at fault for the accident, once the required coverage of \$5,000 is reached, his medical bills may not be paid unless and until his claim against the person who was at fault is settled. If he carries additional coverage on his automobile insurance policy, his medical bills will continue to be paid until he reaches the limit of that additional coverage.

## Property Damage Liability Coverage

*Required Minimum Under Law: \$5,000*

*Our Recommended Minimum: \$50,000*

This coverage, required under Pennsylvania law, provides money to pay claims if your car damages the property of another.

We recommend you purchase a minimum coverage of \$50,000 to protect your financial interests.

## Income Loss

*Required Minimum Under Law: Not Required*

*Our Recommended Minimum:*

*\$1,000 per month / \$5,000 in total coverage*

The current law does not require you to carry Income Loss coverage. You have to choose to carry Income Loss coverage to guarantee that you can collect your lost wages as they accrue. The insurance company will pay 80 percent of your average monthly earnings. If you are employed, we recommend that you select coverage of at least \$1,000 per month for up to five months, or \$5,000 total.

However, if your income is greater than \$1,000 per month, the ideal coverage would equal your actual monthly after-tax wages. This is the best way to protect yourself from any undue financial hardship should you become disabled as a result of an auto accident. If you do not carry Income Loss coverage, you may not be able to collect your lost wages unless and until your personal injury claim has been settled, even if you are not at fault for the accident.

*Example:*

Joe earns \$1,000 a month, and is hurt in an auto accident that he caused. Because of his injuries, he is out of work for three months. Unless he specifically chose Income Loss coverage on his policy, he could not collect lost wages from his insurance company. If he had chosen Income Loss at the \$1,000 level, he would be able to collect 80 percent of his earnings, or \$800 a month for each of the three months he is unable to work.

## Uninsured Motorist Coverage

*Required Minimum Under Law:* Not Required

*Our Recommended Minimum:*

\$100,000 per person / \$300,000 per occurrence

All drivers are required by law to have insurance. However, even though it is illegal to drive without auto insurance in Pennsylvania, the unfortunate fact is that there are a surprising number of uninsured drivers on the road. According to a study conducted by the Insurance Research Council, approximately one in seven drivers in the United States is uninsured.

If you discover that the person who caused an accident had no auto insurance coverage, and you carry Uninsured Motorist coverage, your own insurance company steps in to take the place of the uninsured driver so that you can recover compensation for your injuries. Uninsured Motorist Coverage applies whether you are a driver, passen-

ger, pedestrian, or even the victim of a hit-and-run accident.

You are not required to purchase Uninsured Motorist coverage in Pennsylvania. And while you might save a few dollars on your insurance premium, not having the coverage when you need it could cost you literally thousands of dollars that otherwise would have been available for you to collect. Furthermore, Uninsured Motorist coverage is no-fault coverage. That means if you make a claim, your rates should not be increased. We recommend that you purchase a minimum of \$100,000 per person and \$300,000 per accident of Uninsured Motorist coverage.

### *Example:*

Joe has elected to carry our recommended Uninsured Motorist coverage on his auto insurance policy. Joe was injured in an accident caused by an uninsured driver. His auto insurance will now compensate him for all recoverable damages up to the limits of his policy.

However, if he did not carry Uninsured Motorist coverage, and if the uninsured driver has no assets, there may be no way for Joe to receive any compensation for damages he would be entitled to under the law.

## **Underinsured Motorist Coverage**

*Required Minimum Under Law:* Not Required

*Our Recommended Minimum:*

\$100,000 per person / \$300,000 per occurrence

Underinsured Motorist coverage is similar to Uninsured Motorist coverage in that your own insurance company pays you for injuries suffered in an auto accident. The difference is that the at-fault driver does have insurance, just not enough of it. There are many drivers on the road who are insured, but do not carry a sufficient amount of liability coverage to fully compensate the victims

of accidents caused by their negligence. Underinsured Motorist coverage can be used whether you are a driver, passenger, pedestrian, or even the victim of a hit-and-run accident, provided that the at-fault driver is later identified. If the accident was not your fault and you discover that the at-fault driver has insufficient insurance coverage, so long as you carry Underinsured Motorist coverage, your own insurance company steps in to take the place of the underinsured driver so that you can recover compensation for your injuries. Furthermore, Underinsured Motorist coverage is no-fault coverage, so if you make a claim, your rates should not be increased.

You are not required to purchase Underinsured Motorist coverage in Pennsylvania. Again, while you might save a few dollars on your insurance premium, not having the coverage when you need it could cost you literally thousands of dollars that otherwise would have been available for you to collect. We recommend that you purchase a minimum of \$100,000 per person and \$300,000 per accident for Underinsured Motorist coverage.

*Example:*

Joe elects to carry Underinsured Motorist coverage at our recommended levels. He is injured in an accident caused by an underinsured driver who does not have enough auto insurance to compensate Joe for his injuries. Joe's insurance company will now make up the difference between the amount of liability insurance carried by the underinsured driver and the amount of his recoverable damages, up to the limits of his coverage.

However, if Joe did not have Underinsured Motorist coverage, his recovery may be limited to just the amount of insurance carried by the underinsured driver, no matter how badly injured he may be.

## Stacking

### *Not Required Under Law*

*Our Recommendation:* We recommend that you elect stacking on all vehicles in your household up to the limits of your Uninsured and Underinsured Motorist Coverage.

When you insure more than one vehicle, you can maximize the coverage on your Uninsured Motorist and Underinsured Motorist coverage by stacking your benefits. Although the law no longer requires stacking of Uninsured or Underinsured Motorist coverage, our experience shows that you should maintain at least \$100,000 per person/\$300,000 per occurrence for each vehicle in your household. Then, if you have more than one vehicle in your household and elect to stack your coverage, your Uninsured or Underinsured Motorist coverage would equal the sum of the coverage for all the vehicles.

For example, let's say there are two automobiles in your household, each with the minimum recommended Uninsured/Underinsured Motorist coverage and you "stacked" the limits. You would actually have the following coverage available to you:

### ***Stacking Your Uninsured & Underinsured Motorist Coverage***

	Per Person	Per Occurrence
<i>Vehicle 1</i>	\$100,000	\$300,000
<i>Vehicle 2</i>	\$100,000	\$300,000
<i>Total Coverage With Stacking</i>	\$200,000	\$600,000
<i>Total Coverage Without Stacking</i>	\$100,000	\$300,000

This is called "stacking the limits of coverage." If you insure more than one vehicle and choose

not to stack your coverage, you may see a slight savings; however, it could also cost you thousands of dollars in benefits if you are ever injured in an auto accident. The cost for stacking of Uninsured and Underinsured Motorist coverage is relatively inexpensive. Ask your insurance company representative about stacking your benefits to get the most coverage for your money.

Even if you own only one vehicle, by electing stacked Uninsured and Underinsured Motorist coverage, in certain circumstances, you may increase the amount of money available to you and your family if anyone covered by your policy is injured in someone else's vehicle.

*Example:*

Joe is seriously injured in an auto accident and the value of his case exceeds \$200,000. However, the driver at fault for the accident has auto insurance with liability limits of just \$15,000.

Joe has two cars covered on his auto insurance policy. He has chosen to carry Underinsured Motorist coverage of \$100,000 per person for each car and has elected to stack his coverage. He now has \$200,000 of Underinsured Motorist coverage available to him. The \$200,000 of Underinsured Motorist coverage from Joe's auto insurance, plus the \$15,000 from the at-fault driver's liability coverage, would mean that Joe could potentially recover a total of \$215,000.

However, if Joe had not elected to stack his Underinsured Motorist coverage, he would only receive \$15,000 from the at-fault driver's liability coverage plus a maximum of \$100,000 from his policy, equaling \$115,000 for his total compensation. Therefore, he would receive \$100,000 less than what he may otherwise have been entitled to receive.

## Collision Insurance and Comprehensive Insurance

*Required by most banks that hold the title to your vehicle but not required by the law.*

With Collision Insurance, your insurance company pays for damage to your car that results from a collision or from overturning. With Comprehensive Insurance, your insurance company pays for damages when your car is stolen or damaged by fire, flood, hail, or other perils—but not when it is damaged by a collision or from overturning. While neither of these coverages is required by law, they are both usually required by most banks that hold the title to your car when you have an outstanding car loan.

## Funeral Benefits

*Required Minimum Under Law: Not Required*  
*Our Recommended Minimum: At least \$1,500*

This coverage assists your family in paying for funeral expenses in the event of a fatal accident. You are not required to carry Funeral Benefits coverage in Pennsylvania. However, this coverage usually costs less than one dollar for \$1,500 of coverage. We recommend that you purchase it.

## Accidental Death Benefits

*Required Minimum Under Law: Not Required*  
*Our Recommended Minimum: \$50,000*

Accidental death benefits can help offset financial burdens experienced by your family in the event of a fatal accident. Though not required under Pennsylvania law, the cost of adding this coverage is minimal and we recommend that you purchase it.

## Obtaining Discounts

The following are ways to reduce insurance costs without cutting your benefits.

*Check with your insurance company representative to see if you qualify for any of the following discounts:*

- Your vehicle is equipped with passive seat belts
- Your vehicle has one or more air bags
- Your vehicle has a passive anti-theft device
- Your vehicle has an anti-lock braking system
- Your vehicle is a standard model versus a sports or high-performance vehicle
- You have an excellent or superior insurance score/credit rating
- You are a teenager who passes an approved driver's education course
- You have highly valued vehicles (agreed value)
- You are 55 years or older and take a driver improvement course
- You are a safe driver with a good driving record
- You hold multiple vehicle policies (including company cars)
- You have low-mileage vehicles used for limited miles during the year (i.e., collector's vehicle)
- You maintain higher deductibles for comprehensive and collision
- You have automobile and homeowner's insurance through the same carrier
- You are a low-mileage driver
- You are a student with good grades
- You are a youthful non-principal driver (i.e., students over 100 miles from home)

**Comparison shop** for an insurance company that will give you the best price. Coverage costs can vary by hundreds of dollars.

**Ask for higher deductibles on Collision and Comprehensive coverage**, which can substantially lower your costs. Any claim you make would not greatly exceed the annual cost of the coverage plus the deductible.

## Frequently Asked Questions

### What should I do if I am involved in an accident?

You should immediately report all accidents, however slight, to the police and your insurance company. Involved parties should exchange the following information: name, address, license number, plate number, and insurer. Note the date and time of the accident and collect the names and addresses of witnesses. Notify your insurance company before you authorize repairs to your car.

### If I was injured as a result of an accident that was the fault of a family member or a friend, can I collect damages for my injuries without suing my family member or friend?

If you are injured in any accident, and a lawsuit is filed, the defendant would be the person at fault. However, many cases are settled without filing suit. In either event, any money that you collect because of your injuries would be from an insurance company. This is true whether the person at fault is a family member or a complete stranger. If you have concerns about increasing insurance rates of a family member or friend by making a claim, you should be aware that the insurance rates of an at-fault driver are already increased because of property damage claims. The rate for an at-fault driver's insurance will go up regardless of whether the insurance company pays \$5,000 or \$50,000.

### Will I be covered if I am involved in an accident while driving someone else's car?

It depends. Your responsibility for injury to others, or for damage to other autos, will generally be covered by your own insurance or even the insurance of the person's car that you are driving. There may not be coverage for damage to the vehicle you're driving unless the owner purchased Collision coverage.

## **Can my son or daughter, covered under my policy, drive someone else's car and still be covered by my policy?**

A son or daughter can drive someone else's car and still be covered by your policy if he or she is a resident of your household and has a reasonable belief that he or she is entitled to use the vehicle being driven.

## **If my vehicle is damaged in an accident, who pays for this?**

It depends. If your car was damaged in an auto accident as a result of someone else's negligence, then the at-fault driver's auto insurance has the responsibility to pay for your property damage. However, state law only requires \$5,000 in Property Damage coverage in a policy. Therefore, the at-fault driver's coverage may not be enough to pay for the damage to your car. You can protect yourself by purchasing optional Collision coverage on your own policy to make up for any difference between the at-fault driver's Property Damage coverage and the actual damage to your vehicle.

## **Will my policy pay for a rental car if my car is damaged?**

If you have rental car coverage on your own insurance policy, you can get a rental car within the parameters set forth in your policy. If the at-fault party has accepted liability, their insurance company may be inclined to provide you with a rental vehicle for a reasonable amount of time.

## **Who can make the decision to change your auto insurance policy?**

If more than one person is insured on your policy, any of those people can make the decision to change the coverage. However, that person's decision will not only bind everyone named on the policy, but also any relative living in the same

household who is not insured under a separate policy. You should discuss any changes you plan to make to your policy with others who are covered under the same policy.

*Examples:*

- You and your spouse are insured on the same policy and your spouse decides to select Limited Tort. Although you had nothing to do with the decision, you are still bound by your spouse's selection.
- You originally elected the Limited Tort option and now you want to switch to Full Tort. Or, maybe you previously rejected Uninsured/Underinsured benefits, but wish to carry them now. Your decisions will affect all other relatives in your household who do not carry their own auto insurance.

## Closing Remarks From Attorney Edgar Snyder

You may wonder why Edgar Snyder & Associates is recommending insurance coverages. Shouldn't you rely on your insurance company representative for this information?

In a perfect world, yes you should rely on your insurance company representative. However, Pennsylvania's auto insurance law is so confusing that sometimes even insurance company representatives don't completely understand it or the possible consequences of not choosing certain coverages. They may believe the insurance policy they sold to you covers you fully. Unfortunately, that is not the case in many instances. In addition, many people don't even use insurance agents today. They go directly to the company's website to get the cheapest — not necessarily the best — auto insurance.

### Other Areas of Confusion

**Signing papers:** Before you sign any insurance papers, make sure you understand what you are signing. In most cases, when you sign your name to an insurance document, you are signing away your rights. In other words, you are not signing to receive a certain coverage, you are signing to waive that coverage option. This can be a serious mistake. You really need to understand what rights you are being asked to waive. If you are not sure, call your insurance company representative. Again, you may save a little money by waiving certain coverages, but in the long run, you could really lose out if you are involved in an accident.

**Understanding "full coverage":** Many times people think they have so-called "full coverage." Most don't. People see "Comprehensive" insurance on their policy and think it is full coverage. In reality, that coverage pays for damages caused by

such perils as your car being stolen or damaged by fire, flood, or hail. It goes hand in hand with your Collision Insurance that pays for damages to your vehicle if you are hit by another car, your car overturns, you back into a pole, etc. In fact, until you hold the title to your car, banks require this coverage to protect their "investment." However, Comprehensive Insurance coverage is not the same as full auto insurance coverage.

**Changing coverage:** You can change your coverage at any time. No one ever likes to think about the possibility of being injured in an auto accident, but the time to change your policy is before you are injured. Afterwards, it's too late. Call your insurance company representative to make any changes to your auto insurance policy.

We hope that this brochure has been helpful. If you have further questions, please contact your insurance company representative. To request additional copies of this brochure, please call my law firm at 1-800-9-4EDGAR, or visit our website at [EdgarSnyder.com](http://EdgarSnyder.com).

Sincerely,

A handwritten signature in black ink that reads "Edgar M. Snyder". The signature is written in a cursive, flowing style.

Attorney Edgar Snyder

## About Our Law Firm

Throughout this brochure, we try to give you the benefit of our experience in handling injury claims resulting from auto accidents. Since the Pennsylvania Auto Insurance Law was enacted in 1990, we've gathered a lot of valuable information that we can pass on to you — the kind of information you need to make educated decisions about your auto insurance coverage.

Since 1982, Edgar Snyder & Associates has represented more than 50,000 injury victims and disabled people. We have a team of over 130 staff at five locations to serve you.

We offer free, no obligation legal consultations for all types of accidents and injuries, including:

- Automobile Accidents
- Motorcycle Accidents
- Truck Accidents
- Slip and Falls
- Dangerous Drugs
- Dog Bites
- Work-Related Accidents
- Head and Spinal Cord Injuries
- Injuries Caused by Defective Products

We also handle claims involving:

- Social Security Disability Benefits

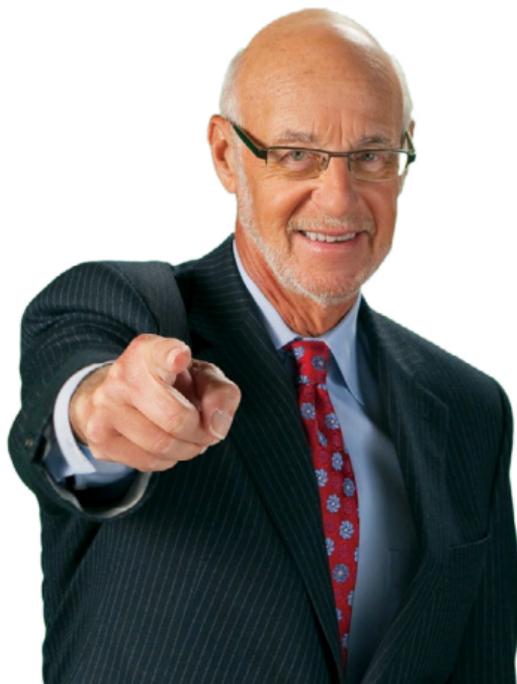
And, as we say in our ads:

“There's never a fee unless we get money for you!”

For additional answers to Frequently Asked Questions, visit our website at [EdgarSnyder.com](http://EdgarSnyder.com).

And remember...

There's **never a fee**  
unless we get  
**money for you!**



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