

Un-insured or Under-Insured Motorist Coverage in Colorado



What is it?
Do I need it?
How do I get coverage?

Colorado law concerning insurance coverage for un-insured and under-insured motorists allows consumers to decide whether to purchase optional coverage. However, insurance providers must offer this option with any new or renewal car or motorcycle policy. Although insurance is mandatory for all drivers

in Colorado, there are people driving who pay only minimum insurance, or whose insurance has lapsed, or who are driving with no insurance. If you are involved in a serious accident, and the negligent driver has low insurance limits, or does not carry insurance, bodily injury damages are not covered by your policy unless you have purchased this additional insurance.

Where can I get Un-insured or Under-insured motorist coverage for my vehicles?

All insurance providers in Colorado must offer un-insured/under-insured motorist coverage as optional coverage on a new or renewal automobile or motorcycle policy. If you reject optional uninsured motorist coverage, you must do so in writing.

The minimum amount offered must be at least equal to the insured's "bodily injury liability limits" in the primary policy. Ask your insurance agent for information about adding this coverage to your policy or increasing the amount of coverage.

Who is covered when this additional insurance is purchased?

- the policy holder
- other drivers covered by the policy
- passengers, in some circumstances

Check your policy or contact the Colorado Division of Insurance for additional information.

In some instances, a passenger involved in an accident, (who owns an insured vehicle that is NOT involved in the accident, but which carries uninsured motorist coverage), may be covered under the passenger's own policy if other coverage does not apply.



Aren't I already covered by my collision and comprehensive automobile insurance?



No. *Collision insurance* pays for damages to your car when caused by collision with another vehicle or object. *Comprehensive insurance* protects you against damage to your own car from such perils as fire, theft, glass damage, windstorm, flood, vandalism and other causes.

Un-insured and Under-Insured Motorist coverage

can be purchased so it is available to help with medical payments and other losses should an “at-fault driver” not carry enough insurance to cover all damages and recovery.

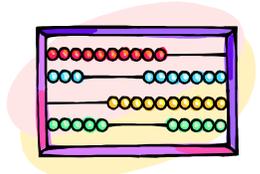
What is liability insurance?

Liability insurance is coverage for bodily injury you cause to another person or for property damage you cause to another's property through negligent operation of your vehicle. Liability insurance also affords coverage if the accident was caused by a member of your household driving your vehicle or by a person using your vehicle with your permission.

Does Colorado law specify amounts of liability insurance a driver carries?

The minimum amount of liability insurance required by Colorado law is:

- \$25,000 per person for bodily injury;
- \$50,000 per accident for bodily injury;
- \$15,000 per accident for property damage.



These are *minimums* required by law; you can purchase higher amounts for additional cost.

What is the *minimum amount* that must be offered with this additional insurance ?

Insurance protection against un-insured, or under-insured, motorists must be offered in an amount equal to the insured's bodily injury liability limits.

What is the *maximum* of un-insured motorist coverage available?

The provider is not required to offer limits higher than the insured's bodily injury liability limits.



What does “bodily injury” mean?

Bodily injury coverage pays for damages caused to a third party. With un-insured motorist coverage, “bodily injury” losses can be covered by your own policy in an accident where an un-insured driver is at fault, up to your policy maximum. An injured person, if entitled to damages, may not be reimbursed for medical expenses until a settlement is reached.

If a driver covered by an insurance policy is found to be at fault in an accident resulting in injuries or fatalities, the following is covered under bodily injury coverage:

- Medical expenses
- Lost wages
- Pain and suffering



If I'm involved in a one-car accident, can the "under-insured" provision be applied?

No. Under-insured coverage "fills the gap" between an at-fault motorist's insurance limits and your liability limits. In a single-car accident, losses cannot exceed the maximum limits on your policy.

What about bicyclists and pedestrians?

If you are injured by an under-insured motorist when you are a pedestrian or riding on a bicycle, you may have additional bodily injury coverage through *your own* un-insured motorist coverage. Check your policy details.



Can I purchase un-insured or under-insured motorist coverage for my boat or plane?

No. This insurance coverage is only offered for "land motor vehicles," meaning cars, trucks and motorcycles. Any motor vehicle that is required to be licensed for road use needs to have insurance coverage.

If the motor vehicle department does not require a license plate then the vehicle is not eligible for un-insured motorist coverage. For example, an ATV or a go-kart is not required to be licensed because it cannot be driven on streets or roads of Colorado. However, motorcycles are required to be licensed *and insured* and are eligible for the additional un-insured motorist insurance.



Can I purchase un-insured or under-insured motorist coverage as a stand-alone policy ?

No. This insurance coverage is only offered as an *addition* to a primary automobile insurance policy.

