

# WHAT IS UNINSURED MOTORIST COVERAGE?

An uninsured motorist is a motorist without liability insurance. If you are in an accident and the driver of the other motor vehicle is at fault, that person's auto insurance should pay for your damages arising from your injury, such as medical bills, lost wages, pain and suffering, as well as any permanent physical disabilities or damages you may continue to suffer into the future. If the other driver has no liability insurance and cannot pay for your damages, and if you have not taken steps to protect yourself, you may be left without compensation for your damages.

Uninsured motorist coverage is an element of your motor vehicle liability insurance policy and is intended to cover you and your passengers for personal injury damages sustained due to the negligence of an uninsured motorist, the driver of a stolen vehicle or a hit and run driver. In Missouri a motor vehicle insurance policy is required to include minimum amounts of uninsured motorist coverage of: \$25,000 per person/\$50,000 per accident, and you may increase those amounts. The higher the coverage the more protection for the driver and passengers. It is encouraged that you speak to your insurance agent about these additional coverages.  
Up next: What is underinsured motorist coverage?



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