

What is Student Legal Services?

Established in 1979, Student Legal Services has four full-time, licensed attorneys to provide free legal services to enrolled UCF students.

We assist students with:

- ◆ Most criminal matters.
- ◆ Traffic tickets.
- ◆ Simple wills.
- ◆ Landlord tenant matters.
- ◆ Consumer issues.
- ◆ Chapter 7 bankruptcies.
- ◆ Uncontested divorces.

Students are only responsible for paying any court costs, fees incidental to litigation, fines, penalties, or amounts of any judgments awarded against you.

We cannot represent students against other students, students against UCF or the State of Florida, students in their income producing activities, and students in university disciplinary matters.

This brochure is for informational purposes only and is not intended to be a substitute for legal advice.

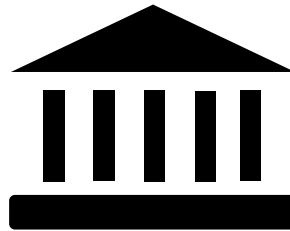
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Having a Problem?

Have Questions?

Come See Us!

Free Lawyers For Students!



UNIVERSITY OF CENTRAL FLORIDA
STUDENT LEGAL SERVICES

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Automobile Insurance Basics



Student Union
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Basic Tips About Automobile Insurance.

Student Legal Services (SLS) often encounters students who are purchasing auto insurance for the first time who are confused about minimum coverage and what they should consider purchasing beyond the minimums.

Minimum Insurance Requirements.

Under Florida law, the minimum amount of insurance required is \$10,000 of Personal Injury Protection (PIP) and \$10,000 of Property Damage Liability (PD). Not having this coverage can prevent you from registering your vehicle or get your driver's license suspended.

PIP—Florida is a “No-Fault” state — if you are injured in an accident, your costs are covered by your PIP insurance. PIP generally covers 80% of your medical costs, though you may have an amount (a deductible) that you have to pay up front, and 60% of your lost income (gross wages) due to the inability to work caused by injuries resulting from the accident.

Note that beginning in January 2013, if you suffer an injury in a car crash, you must seek medical attention within fourteen (14) days of the crash or you may lose out on some or all of your PIP coverage. Also, 2 tiers of coverage now exist: \$10,000 for those diagnosed with an “emergency medical condition” (EMT) and \$2,500 for all others.

PD—PD covers damage done to another person's property from an accident involving your vehicle. It is most often used to repair the other person's vehicle, but can be used to repair other property damaged in an accident. It does not pay for repairs to your own vehicle.

Motorcycles, leased vehicles and financed vehicles (vehicles that have a loan on

them) may have different coverage minimums/requirements.

Risks of only having the minimum amount of coverage.

Only having the minimum required insurance coverage is risky. 23.8% of drivers in Florida are uninsured (“Uninsured Motorists, 2014 Edition”). Your chances of being involved in an accident in which the at-fault driver lacks insurance is high. Collision insurance protects you, should this happen. If you have an accident, you could be sued, have your license suspended or have to pay to replace your own vehicle or repair it, if you only have PD and PIP.

Potential Liability

If you cause an accident where someone else is injured, you may be sued to cover the person's medical costs and lost wages in excess of \$10,000, and for his /her pain, suffering, mental anguish, and inconvenience for such injury. If a judgment is entered against you, it must be paid within 30 days, or your driver's license and registration can be suspended upon the judgment creditor's request. You may be sued for pain and suffering even when the person's medical costs are less than \$10,000.

Florida Financial Responsibility Law

Under this law, if you are responsible for an accident that results in injury or death, you may have your license suspended, if you didn't have a minimum of \$30,000 combined Bodily Injury Liability Insurance at the time of the accident.

Losses

If your vehicle sustains damage in a crash in which you are at fault or the other driver is uninsured or through theft, vandalism, fire, etc., the minimum coverage will not compensate you for those damages.

Recommended Coverage to Consider.

There are several types of coverage that students may consider getting:

- **Bodily Injury Liability** (Strongly Recommended): \$10,000 per person, \$20,000 per incident will prevent you from having your license suspended if you cause an accident where there is bodily injury or death.
- **Collision**: Pays for the repair or the actual cash value of your covered vehicle if it collides with another vehicle, flips over, or crashes into an object (except animals). Generally has a deductible, and you usually must also carry Comprehensive/Other than Collision coverage to get it.
- **Comprehensive/Other than Collision**: Protects your covered vehicle against damage from fire, windstorm, flood, falling objects, theft, vandalism or hitting an animal. Generally has a deductible that you have to meet (except, usually, for windshield replacement).
- **Uninsured/Underinsured Motorist (UM)**: Protects you if you are injured by an underinsured or uninsured motorist, and works in conjunction with your PIP coverage.

Other kinds of coverage that you can

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