

Auto insurance in Texas: a short note

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Insurance of your motor vehicle is a must in any developed country. In this article, a short discussion has been ensued regarding the auto insurance policies and what they generally cover, in Texas, United States. It is important for the citizen to know these clauses of their policies. In Texas, as soon as you register your car, it is mandatory to buy an insurance policy. It is commonly known as 30/60/25" liability insurance [click here](#). There are three types of auto insurance policies available as per the amount of insurance you wish to buy:

1. The sum assured has to be a minimum of \$30,000 so that it covers injury to one person.
2. The sum assured has to be a minimum of \$60,000 so that it covers injury to two or more persons.
 - A minimum of \$25,000 sum assured has to be bought to insure property damage per accident

Two other important types of insurance which is availed by vehicle owners are:

1. PIP or Personal Insurance Policy: This covers the following benefits:
 2. It will provide the benefits even if their client is responsible for the accident. This is a very beneficial clause which is usually not present in regular auto insurance policies.
 3. It will cover 80 percent of the lost wages of the client during their period of recovery.
 4. It will cover a substantial amount of the medical expenses.
 5. A minimum of \$2500 is covered under this policy [read more](#). You can however buy larger sum assured.
6. UIM or Underinsured Motorist: This is for those drivers who have been victims of a hit-and-run case and do not have sufficient insurance coverage. Following are the minimum sum assured amount and their respective coverage as offered under UIM:
 7. \$20,000 to cover medical expenses and other associated costs for injury to one person.
 8. A minimum of \$40,000 of sum assured has to be bought if you wish to cover accident related expenses for two or more persons
 9. \$15,000 to cover for damage of property per single accident.

Although this auto insurance coverage policies can bring you the peace of mind, but to get a fair settlement from an insurance company post-accident is quite tough. In the usual scenario, these profit making companies will try to argue you into a claim which is much lesser than that of a justified amount. It is advisable that you hire a defense lawyer who has good experience in this field of law like [Dallas injury lawyer](#).

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