



Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

WHAT YOU NEED TO KNOW ABOUT UNINSURED MOTORIST CLAIMS

All Maryland automobile insurance policies are required to provide protection for an accident caused by an uninsured motorist. When looking at your policy, you will see this listed as Uninsured Motorist Property Damage (UMPD) and Uninsured Motorist Bodily Injury (UMBI). Your policy will also show the amount of your UMPD and UMBI coverage and the deductible of \$250 for a property damage claim. This deductible is set by law. Your Uninsured Motorist coverage will pay for damages to your car or pay to settle your injury claim that the other driver's insurance company would have paid if that person had insurance.

An at-fault driver is considered "uninsured" if that driver does not have insurance; if the other driver and vehicle are unknown, such as in a hit and run collision; or if that driver's insurance company has denied coverage because the other driver violated the terms of their auto insurance policy. If you are involved in an accident in which one of these circumstances apply, then you will need to file an uninsured motorist claim under your own policy but before doing that, there are a few things you should know.

Uninsured Motorist coverage only applies if the other driver is found to be 100% at fault. If you contributed to the accident in any way, you cannot collect payment under Uninsured Motorist coverage.



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Another important requirement you need to be aware of is the fact that most insurance companies require you report the loss to the police department as soon as possible. Some policies even require you to report the loss to the police within a specific time period. These requirements will be listed in your policy documents. If you cannot find these requirements in your policy, contact your insurance company or insurance producer (agent or broker) for assistance to be sure you know what to do if you need to file an uninsured motorist claim.

Finally, although you are not at fault for the accident, filing an uninsured motorist claim may affect your premiums and you may need to pay more for your policy. An insurance company is allowed to re-rate your policy and remove certain discounts if you file an uninsured motorist claim. Although it may not result in a surcharge, in most cases, the claim may have a negative impact on your insurance costs. The only type of automobile insurance coverage that is prohibited from causing a premium increase is Personal Injury Protection (PIP) coverage. If you file a PIP claim for medical expenses or lost wages, this cannot be held against you to increase your premiums, regardless who is at fault.

For additional information on Uninsured Motorist coverage or Personal Injury Protection coverage, please visit our website at insurance.maryland.gov. If you have additional questions or need further assistance, please contact us at 410-468-2000 or toll free at 1-800-492-6116.

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