

AUTO INSURANCE PRIMER FOR TRIATHLETES

Most of you may not have met me yet. I am Vice-President of the USA Triathlon National Board of Directors. I also announce most of the triathlons in and around Pinellas County, including St. Anthonys. In my other world, I am a civil litigation attorney with thirty three years of experience, specializing in the fields of personal injury and bicycle injury law. Many triathletes don't fully understand what types of automobile insurance are available to them, and why, if you are running or cycling in Florida it is so important to have adequate automobile insurance. The following information will help give you a quick primer on the Florida auto insurance law as it relates to triathletes. Should you have any questions after reviewing this note and comparing it to your declarations page of your policy (the declarations page is the page(s) that shows the various coverages you have purchased), please do not hesitate to call me at my office. I will be happy to speak with you regarding any questions you may have so you all may have the opportunity to purchase the coverages you really need to drive and to use the roads as a triathlete in Florida.

Basic coverage information important for triathletes includes:

- B** Personal Injury Protection (PIP) - this is the true no-fault portion of your auto policy. It pays 80% of your medical bills and 60% of lost wages and is paid regardless of who was at fault in an accident. You may elect larger limits than the standard \$10,000.00. You may also elect larger deductibles, which I do not advise doing since this indicates that you are self insuring yourself for that amount.

- B** Uninsured/Underinsured Motorist Coverage (UM/UIM) - this is perhaps the most vital insurance you can purchase. In Florida, a significant percentage (nearly one in three drivers in Pinellas County) has no insurance or only the minimum liability coverage. UM/UIM insurance provides YOU with coverage in the event the at fault driver who hits you while biking or running does not have any insurance or does not have adequate insurance. In other words, you have an opportunity through your UM coverage to purchase insurance to protect you against the irresponsible driver. Another feature of Florida law is that you can choose to stack your uninsured motorist coverages. This means that if you have multiple vehicles and you choose to stack the coverages, you multiply the base coverage of UM per the number of vehicles. This is the only portion of the auto policy that can be stacked and I highly recommend if you have multiple vehicles that you stack your UM. Please understand that many agents will tell you that UM is an option and that you do not have to purchase it, especially if you have health insurance. This is not the case. A simple

example: if you lose your leg in an auto accident, health insurance will pay the doctor to take care of the medical portion of that process but it will pay you nothing for the fact that you will be living the rest of your life without your leg. UM would cover that claim.

- B Medical Payments - this also is an optional coverage but I recommend that everyone get at least \$5,000.00 of medical payments. Medical payments pay the other 20% not paid by PIP and when PIP is exhausted or used up, medical payments will pay 100% until it is exhausted. Please note that you are not obligated to repay PIP or medical payments benefits if you are successful in making a claim against the at fault party or your own UM/UIM coverage. This is not the case with health insurance. If you use your health insurance after PIP exhausts, then you are obligated to repay your health insurance from any third party proceeds obtained.

- B To summarize: your auto insurance travels with you for any accident that you may be involved in with another motor vehicle. This does not require you to be in your motor vehicle, but merely involved in an accident with a motor vehicle. As a result, if you are bicycling and are struck by an automobile, your auto insurance applies and this is why it is so important to have adequate PIP and uninsured motorist coverages.

I hope this gives you some feel for the Florida insurance arena. Again, please do not hesitate to call me if you have any questions. I would recommend that you have your declarations page in hand when you call so I can try to best answer any inquiries. I look forward to talking to you.

Brian C. Harrington
Vice-President, USAT
State of Florida