



Virginia Personal Injury Lawyers Urge Motorists to Review Their Car Insurance Coverage

As a new year starts, the personal injury lawyers of the Richmond-based law firm of Marks & Harrison say Virginia drivers should ask themselves: How much car insurance do I need?

Richmond, VA ([PRWEB](#)) January 7, 2011 -- A new year's resolution for Virginia motorists should be to review and, possibly, revise their automobile accident insurance coverage, say the [Virginia personal injury lawyers](#) of Marks & Harrison.

In some cases, a Virginia driver may have no insurance at all, the firm's [Richmond car accident attorneys](#) point out. Under Virginia law, a motorist does not have to carry liability insurance as long as the motorist pays a \$500 fee on top of normal registration fees.

According to a [recent report](#), the Insurance Research Council estimates that nine percent of Virginia motorists, or 459,000, drive the state's roads and highways uninsured. Those drivers could face personal liability for any bodily injury or property damage they cause in a Virginia motor vehicle accident.

In light of that reality, Marks & Harrison's car accident lawyers urge motorists to ask themselves, "How much car insurance do I need?" The firm makes three suggestions:

- Purchase more than the minimum bodily injury liability coverage. If you purchase car insurance, the minimum liability coverage required by Virginia law is \$25,000 for bodily injury or death to one person and \$50,000 for the same to two or more persons. Because even a minor injury can result in astronomical medical bills, purchasing coverage above the limits could be an important step to avoid personal liability, according to Marks & Harrison.
- Purchase additional kinds of coverage. Virginia law also requires a minimum limit of \$20,000 for property damage. However, given the values of today's automobiles, that minimum limit could quickly be reached in a Virginia car accident. That's why purchasing additional property damage coverage is an option to consider, the firm says.
- Purchase sufficient UM / UIM coverage. Uninsured motorist (UM) and underinsured motorist (UIM) coverage can help to pay for car damage, medical expenses, lost income and other losses when a person is struck by a driver without insurance, with inadequate insurance or a lack of sufficient personal funds. Most insurance companies offer UM / UIM policies that are equal to a driver's liability coverage.

The auto accident lawyers of Marks & Harrison recommend that Virginia drivers consult with their insurance providers or an experience car accident attorney to learn more about the role car insurance may play in a motor vehicle accident.

About Marks & Harrison

Established in 1911, [Marks & Harrison](#) represents clients in a variety of different practice areas, including personal injury, wrongful death, car accidents, tractor trailer accidents, motorcycle accidents, alcohol/drug-related accidents and pedestrian injuries. The firm features 10 offices, including Virginia offices located in



Richmond, Hopewell, Petersburg, Fredericksburg, Staunton, Charlottesville, Louisa, Tappahannock and Portsmouth, and an office in Charleston, West Virginia. To learn more about the firm and your rights if you or a loved one has been injured in an auto accident, call (800) 283-2202 or use the firm's [online form](#).

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