

SALVATION OR SUCKER PUNCH? MICHIGAN'S NEW & IMPROVED AUTO INSURANCE KNOW BEFORE YOU GO!

BY CARRIER LAW ATTORNEY BILL BEREZA

Can we all agree? Car insurance is too darn high! Our politicians promise new auto insurance laws to save us big money. Beginning July 2, 2020, we drivers will be saving millions! So they say. But there is no such thing as a free lunch.

Are these savings magical? Of course not. Everyone used to have unlimited personal injury coverage. Not anymore. Now they limit their coverage (it's cheaper!) and sue you for the difference. Gee, will car accident attorneys like that? Of course, you will only get sued if you were at fault. Or if the other guy thinks you were at fault. Or if the other guy can make it seem that you were at fault. Or if the other guy was riding a motorcycle. (Huh?) Or...? Aren't you glad our politicians simplified things?

CHOOSE UNLIMITED COVERAGE FOR YOURSELF!

You don't want to worry, so you get the maximum coverage possible. The other guy CRASHES into you. The other guy hurts himself. Badly. But you are fine... not even a scratch! The other guy has low or no (NO!?) personal injury coverage. Guess who's storming after YOU! Even if you were innocent. They are coming for your income, savings, house, whatever. For their unpaid medical bills. Is that possible? That is why they're suing you, to find you at fault. And if the jury goes with them? You are on the hook for their unlimited medical bills.

But you are fine. You paid extra for unlimited coverage. No worries! Right? Wrong. That only covers your medical bills. Not the other guy's. That guy chooses low/no coverage; they are coming after you. Glad we saved all that money.

CHOOSE LOW OR NO PERSONAL INJURY COVERAGE FOR YOURSELF!

Let's save some money. No or low personal injury coverage for yourself. And what if you need a surgery? Or two or three? Good luck suing the other guy. What if you need long-term care after a car accident? Welcome to the complex maze of American long-term care. Insurance only pays for limited long-term care. When it runs out, you pay. And pay. Annual skilled nursing costs can exceed \$120,000. How long can

you pay that before going broke? And when you are flat busted, Medicaid is your only resource.

GOOD NEWS: YOU CAN STILL PROTECT YOURSELF.

Proper Planning means peace of mind. Secure your life savings, home, cottage, business. Get quality care AND preserve resources to supplement that care. Tested, effective strategies mean you are not going broke. Lawsuits and long-term care? Handled. Life Savings Protected. Life Choices Respected.

We can help. Call (616) 361-8400