



***DID YOU  
KNOW***

*that it is estimated  
that 1 out of every 4  
drivers in Florida  
is uninsured?*

***DID YOU  
KNOW***

*that your  
automobile  
insurance can  
protect you as a  
cyclist?*

***DID YOU  
KNOW***

*that Florida leads  
the nation in the  
number of annual  
bicycle related  
fatalities?*

**DELLECKER | WILSON | KING | McKENNA | RUFFIER | & SOS**

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*In the state of Florida, cyclists involved in a bicycle-motor vehicle accident can seek compensation for their injuries under their own automobile insurance policy.*

If you look at your automobile insurance statement, you'll find the coverage called **Property Injury Protection (PIP)**. PIP covers 80% of medical expenses and 60% of lost wages up to the coverage amount as stated in your policy. If however, medical expenses and lost wages exceed what is covered under this area, then you are covered under the negligent party's liability insurance. Remember, that 1 out of every 4 Florida drivers are uninsured. This means that you must make sure you purchase sufficient **"Uninsured Motorist Insurance"** also known as **"UM"**. UM coverage is optional in the state of Florida and too often people opt NOT to buy it because they do not understand that "UM" protects them from the negligence of other drivers.

If you see that you currently do not have UM coverage, do yourself a favor and call your agent today and purchase it. The cost to include UM insurance on your policy is relatively inexpensive and the value is immense.

If you have more than one car on your policy, ask for "stacking" UM coverage. When you purchase the "stacking" option, you are able to receive the combined coverage should you be in an accident.

**PROTECT YOURSELF, FOLLOW SAFETY REGULATIONS AND ENJOY THE RIDE!**



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