## Underinsured Trucking Companies Devastate Families Every Day WHAT YOU NEED TO KNOW

Most people assume that large trucks have adequate insurance to operate on our roads.

This is NOT the case. It is NOT your fault you did not know this.

The federal government only requires commercial motor vehicle carriers to have \$750,000 in liability coverage, far below the average crash cost.

If you or your loved one is involved in a large truck crash, the high cost to recover may fall on <u>YOU</u>.



The U.S. Government has neglected to raise CMV Liability Insurance for 40+ years!

Read our <u>FACT SHEET</u> to learn more.

## **WHAT YOU CAN DO:**

## **Obtain Insurance That Protects You and Your Loved Ones**

- You don't have to bear the crushing financial burden of a large truck crash alone
- Insurance companies offer a suite of optional insurance products that vary by state
- It is common for survivors and surviving family members of large truck crashes to suffer \$2-3M+ in medical costs or lost income



- 1. Contact a qualified multi-line insurance agent near where you reside (i.e. Farmers, Erie, Nationwide, etc.)\*
- 2. Speak with your insurance agent (not an online chatbot) and discuss options available to meet your needs.
- 3. Tell your agent that you want to protect yourself and your loved ones if you suffer injuries or death because of an inadequately insured truck driver.
- 4. Coverage options will vary, but your agent may recommend one or more of the following:
  - 1. Uninsured motorist coverage (UM)
  - 2. Underinsured motorist coverage (UIM)
  - 3. Umbrella coverage attached to UM/UIM policy
  - 4. Med Pay