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# 1988 AUTOMOBILE INSURANCE SHOPPERS' GUIDE



Florida Department of Insurance  
Bill Gunter, Insurance Commissioner

Liberty  
Mutual  
Exhibit 1008

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## Commissioner's Message

**T**his guide is designed to help you control some of the costs associated with your automobile insurance.

The guide explains the mandatory and optional auto insurance coverages in Florida and discusses legislation adopted in 1988 that may effect your auto insurance coverage. Also included are consumer tips and rate comparisons for 10 auto insurance companies authorized to sell insurance in the state.

As a personal note, you may save hundreds of dollars by shopping around and comparing companies and policies. You can also cut costs by tailoring your coverages, maintaining a good driving record, considering the type of car you drive and joining a car pool.

And though price is an important factor, you should consider these factors as well: the services provided by the agents and brokers of the insurance company, the company's claims procedures, and the coverages the company offers to meet your needs.

Automobile insurance is a costly but necessary part of everyday life. I encourage you to use this guide to help you determine the best protection at the best possible price for your needs.

If you have further questions after you read this guide and talk with licensed insurance agents, please call the Insurance Consumer Hotline toll-free at 1-800-342-2762.

Sincerely,



INSURANCE COMMISSIONER

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This consumer guide is distributed for educational purposes only and does not constitute an endorsement by the Department of Insurance of any service, company or person offering any product or service.

## Florida's New Auto Legislation

**F**lorida's law governing auto insurance was changed by the 1988 Legislature. These changes are intended to bring greater fairness to the auto insurance system, to crack down on those who drive without the required insurance, and to reduce the cost of some auto insurance coverages.

Parts of the law will take effect on the following dates:

**July 1, 1988** — Fees to reinstate a driver's license suspended for driving without required insurance coverage will increase from \$15 to \$150 for the first offense, to \$250 for the second and \$500 for the third and all subsequent offenses within three years. Part of this money will go to pay for stepped-up state and local enforcement.

**October 1, 1988** — The new law makes it unlawful for any attorney to send advertising directly to motor vehicle accident victims for the purpose of filing a lawsuit or a claim. Attorneys who violate this provision face the penalties of a third-degree felony. Attorneys can, however, solicit such business through general advertisements.

**October 1, 1988** — Whenever an auto accident occurs, the investigating police officer will forward a written report within 24 hours of completing the investigation to the Department of Highway Safety and Motor Vehicles. Each party involved in the accident must provide proof of insurance to be included with all filed accident reports within 24 hours of the accident.

**April 1, 1989** — Insurance companies must report new policies, renewals, cancellations or non-renewals to the Department of Highway Safety and Motor Vehicles within 30 days of the effective dates of new policies and within 45 days of policy renewals, cancellations or non-renewals. This will help the state make sure all drivers carry mandatory insurance.

**October 1, 1989** — All drivers will be required to carry \$10,000 Property Damage Liability coverage in addition to the already-mandated Personal Injury Protection coverage. The new requirement is designed to make sure a motorist who is at fault in an accident can pay for damages he or she causes to someone else's property.

**October 1, 1989** — PIP and Property Damage Liability policies must be for a term of at least 6 months and may not be canceled, with certain exceptions, during the first one-third of the policy term.

**October 1, 1989** — The amount of Uninsured Motorist coverage you can receive from your insurance will be reduced by the amount received from the at-fault driver. If the at-fault driver does not have liability insurance or other means to pay for any part of the damage he caused, you may receive up to the full amount of your uninsured motorist coverage. Since insurance companies will pay less money for uninsured motorist claims, it is expected that uninsured motorist rates will go down and, therefore save you money.



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## Types of Coverage

### Mandatory Coverage

#### Who Must Carry PIP

**I**f you own a motor vehicle with four or more wheels, you must carry PIP.

Motorcycles and three-wheeled vehicles are excluded from PIP requirements.

If your son or daughter is a legal resident of Florida and attends college in another state and has a car, you must have PIP coverage on the vehicle. However, if your child is a legal resident of the state where the college is located, the vehicle must be insured in accordance with the laws of that state.

Any person who has a car in Florida for more than 90 days out of the last 365 is required to carry PIP. The 90 days do not have to be consecutive.

Military personnel who must register their personal cars in Florida must also carry PIP and beginning October 1, 1989, Property Damage Liability.

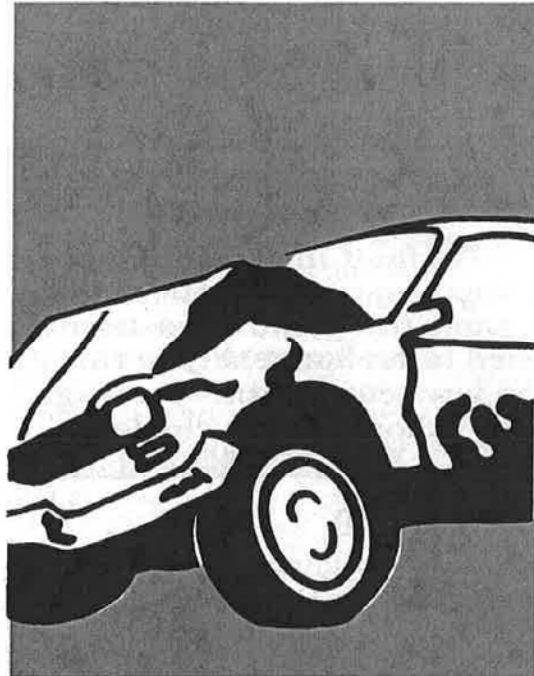
If you have recently moved to Florida, ask your agent about mandatory Florida coverage and rates.

#### What PIP Covers

PIP provides benefits without regard to who is at-fault. PIP pays 80 percent of reasonable medical expenses, 60 percent of lost income or earnings and up to \$1,750 for funeral expenses, for a combined total of \$10,000. Some companies offer higher limits. PIP does not duplicate workers' compensation benefits.

Medical expenses covered by PIP include surgery, X-rays, prosthetic devices, necessary ambulance expenses, and dental, rehabilitative, hospital and nursing services. Also covered are services permitted by Florida law for healing in accordance with religious beliefs.

By law, you are allowed to buy a PIP policy with a deductible of up to \$2,000. A deductible is the amount you must pay from your own pocket before your insurance starts paying.



If you already have adequate health and disability insurance you may decide to choose a higher deductible when buying PIP coverage. The PIP deductible applies only to your personal claims and the claims of dependents in your household who you list on your policy application. It does not apply to unrelated passengers or pedestrians who may be entitled to benefits under your policy.

Florida law specifically provides that benefits are not to be paid when:

- a person operates your car without your consent;
- a person intentionally contributes to his own injury while committing a felony.

For accidents which occur in Florida, PIP covers bodily injuries suffered by you and relatives who reside in your household; drivers who operate your motor vehicle with your permission and passengers in your vehicle unless they have their own PIP coverage; pedestrians, bicyclists and bystanders who are not required by law to have their own PIP and are residents of Florida.

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