

Last week we wrote of the important role that underinsurance coverage plays in protecting you and your family in the event of a motor vehicle accident.

When you purchase underinsurance from your insurance company, you will be asked whether you want stacked or non-stacked coverage. If you select stacked coverage, the amount of your underinsurance coverage will be the sum of the coverage per vehicle. For example, if you purchase \$100,000 of underinsurance coverage and have 2 vehicles insured on the policy, the underinsurance coverage with stacking will be \$200,000. If there were 3 vehicle insured on the policy, the underinsurance coverage will be \$300,000 with stacking. If, on the other hand, stacking was rejected, the underinsurance coverage would be \$100,000 regardless of the number of vehicles insured on the policy. Purchasing stacked underinsurance coverage provides much greater protection for you and your family.

This insurance tip is provided by the personal injury team at Rosenn, Jenkins & Greenwald, LLP.