

UIM SIDEBAR COPY:

HEAD:

**Employers: Should you purchase Uninsured/Underinsured Motorists Coverage?**

COPY:

In some states, uninsured / underinsured motorist coverage (UIM) is optional on the business auto insurance policy. If your employees have company cars, should you buy this coverage?

Ordinarily, in states without no-fault insurance, the insurance of the at-fault party in the accident will cover the costs of bodily injury. If the at-fault party doesn't have insurance or enough insurance to cover his/her legal liabilities, UIM will cover your insured employee and any passengers.

Will UIM duplicate coverage under other policies? Workers' compensation will cover your employees for injuries sustained in any work-related auto accident, so UIM might duplicate some coverage you already have. However, workers' compensation would not cover any non-employee passenger in a company-owned vehicle.

Even if your company policies prohibit the use of company-owned cars for personal business, you never know when an employee will have a passenger in the car. For this reason, you might want to buy UIM coverage. Consult your insurance agent for more detailed information and guidance.