



State of Nevada  
Brian Sandoval, Governor

Department of Business and Industry  
Terry Johnson, Director

# NEVADA DIVISION OF INSURANCE

BRETT J. BARRATT, COMMISSIONER

1818 College Parkway, Suite 103, Carson City, Nevada 89706 | Phone: (775) 687-0700 | Fax: (775) 687-0787 | Web: [doi.nv.gov](http://doi.nv.gov)

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**CONTACT:** Elisabeth Daniels, Public Information Officer

**PHONE:** (702) 486-2756 **E-MAIL:** [edaniels@business.nv.gov](mailto:edaniels@business.nv.gov)

## **Protect Yourself from Uninsured Drivers with Uninsured and Underinsured Motorist Insurance Coverage**

**CARSON CITY** – What happens if you're in an accident and the other driver is underinsured or, worse, uninsured? Will you be covered?

First, a couple of definitions: If a driver does not have insurance, they are uninsured. If they do not have enough insurance, they are underinsured.

**Uninsured and underinsured motorists' liability coverage** pays for your injuries, and your passengers' injuries, caused by an uninsured or underinsured driver. It does not cover damage to your vehicle. This type of coverage is not mandatory in Nevada; it's optional. It's only offered as part of a package of coverage that protects against both uninsured and underinsured drivers.

Although it is optional for you to buy this coverage, your auto insurer is required by Nevada law to offer it to you and to include a copy of the offer every time your policy is renewed. This protection is available beginning at the minimum limits of \$15,000 per person and \$30,000 per accident up to your bodily injury limits.

Despite stringent enforcement efforts, there are drivers on Nevada roadways who violate the law and do not purchase the mandatory minimum liability insurance coverage. In addition, the minimum liability limits may sometimes be insufficient to pay for all medical expenses. Nevada Commissioner of Insurance Brett J. Barratt urges you to consider this additional coverage to further protect yourself and the occupants in your vehicle from uninsured or underinsured drivers.

To learn more about uninsured and underinsured motorists' coverage, including the range of limits and costs, contact the Division's Consumers Services staff at (775) 687-0700 or (702) 486-4009.

For more information about the Division of Insurance, visit their website at <http://doi.state.nv.us/>.

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