

FREE SPECIAL REPORT

WANT TO PROTECT YOUR FAMILY? WHAT YOU ABSOLUTELY, POSITIVELY HAVE TO KNOW WHEN BUYING CAR INSURANCE.

Keep reading to learn

- What are your chances of having an accident in Kentucky with an uninsured driver.
- What “Full Coverage” Really Means
- Why “Full Coverage” does **not** mean you are “Fully Covered.”
- How you can protect yourself through your own insurance, even if the other person is uninsured.
- Why it is so important you read and understand your own insurance policy.
- What insurance you must specifically request from your agent.
- Why your health insurance company won’t pay your medical bills if you’ve been in a car accident (seriously).

Who is Behind This Report

-and-

“Why Should I Listen to You?”



First, thank you for requesting this free special report on car insurance. I believe that reading this report will make you a much better consumer of automobile insurance.

I decided to write this book so that consumers like you could have easy to understand information about what protection you really have...and don't have. Insurance is confusing. In fact, a lot of lawyers don't understand many of the terms, much less the policies. The only way to ensure that you have purchased the proper insurance, in order to protect yourself and your family, is if you understand what you are buying. At the end of this book, you will find a sample declarations page showing where you can find the various coverages we will discuss in this book. Compare this declarations page to your own declarations page (the piece of paper that shows what insurance you purchased and how much you paid for it).

I don't sell insurance, so you can trust that the information you find here is not an attempt to sell you something you don't need so some insurance agent can get a commission.

My name is Hans Poppe and I hate it when I meet people who have been injured through no fault of their own and then learn that the person who hurt them was not

adequately insured. Adding insult to injury is when I learn their own insurance agent (or worse, the internet insurance computer services that are so popular now) failed to even tell them about the important insurance coverage they could have purchased to protect them from situations exactly like this.

Our firm only does a few things, so if you want a divorce, will, or help with a traffic ticket, we can't help you (but if you call us, when can probably tell you someone who can). But, if you want to learn more about how to protect your family from careless drivers, keep reading. You can also find out more about me and my law firm by going to www.PoppeLawFirm.com.

A SHOCKING NUMER OF DRIVERS ON KENTUCKY ROADS HAVE ZERO INSURANCE

If you are reading this, it probably means you have been in a car wreck and it wasn't your fault. If you are hurt, you are probably wondering who is going to pay for your medical bills, lost wages, and non-economic damages (pain and suffering). Well, you probably think that the other person's insurance company will take care of everything. In fact, Kentucky law requires that every driver who registers a car in the state must maintain \$25,000/\$50,000 in liability coverage.¹ Sometimes that happens; however, **according to the *Insurance Journal*,² if you have been involved in an accident in Kentucky, there is a 12% chance the other person has no insurance.**

That's right, in Kentucky, 1 out of every 12 people driving on the road with you has no insurance to cover them (meaning to pay you and your health care providers) if they cause an accident and injury to you.

So, what do you do if the person who caused the wreck has only \$25,000 in coverage, or worse yet, no insurance at all? Well, if you were driving a car (and were following the law by having your own insurance) then you have at least \$25,000 in what's called UNINSURED motorists benefits. But before we get ahead of ourselves, it's probably best to understand all of the elements of your insurance policy.

Does "Full Coverage" insurance really mean you are Fully Covered?

A large number of the cases I handle are for people who are significantly injured in car or tractor trailer wrecks. I have found that most people really do not understand what type of insurance coverage they have. Once you have been in an accident, it is too late to buy more insurance.

Full coverage does not mean you are "fully" covered and have an unlimited amount of insurance to protect you. It simply means you have purchased certain types of insurance. We will talk about the types of insurance first.

Liability insurance pays for injuries *to other people*, **up to your limits of insurance**, if you cause a wreck. For example, if you have the minimum liability limits of insurance required by Kentucky law, then you have liability coverage of \$25,000 for each person injured with a maximum of \$50,000 total, regardless of the number of persons injured.

Property Damage- this covers another person's property, **up to your limits of insurance**, if you cause a wreck that causes property damage.

¹ KRS § 304.39-110.

² Source: <http://www.insurancejournal.com/news/national/2006/06/28/69919.htm> (last visited October 8, 2006)

Comprehensive insurance this covers you, **up to your limits of insurance**, for damage to your own automobile, regardless of fault.

These three coverages are known as “Full Coverage.” As you can see though, you are not necessarily fully covered. If the harm you cause exceeds your limits of insurance, you are personally liable for any amounts in excess of your limits. For example, if an accident you cause results in serious injury or death to another person, and you have the minimum limits of \$25,000 per person, \$50,000 per wreck, you will be personally liable for a jury verdict if it exceeds this amount.

Do you know how much coverage you have? Most of my client’s don’t. If you can’t figure it out, *fax me your declarations page and I’ll explain it to you. FREE. (502) 895-3420.*

Great, so how does that help ME if the person who hit me has little or no insurance?

Plain and simple, it doesn’t. No matter how much liability coverage or property damage coverage or comprehensive coverage you have, it will not help you at all if the accident was someone else’s fault.

WHAT CAN YOU DO TO PROTECT YOURSELF FROM OTHER DRIVERS???

The above coverages protect you if you cause the wreck; however, there are also three types of coverage available to protect you if you are injured in a wreck that is someone else’s fault.

Un-insured coverage provides you coverage from you own policy if an uninsured person injures you. In all policies sold in Kentucky there is at least \$25,000 of un-insured coverage automatically included. What is important to know is that you can usually buy additional uninsured coverage and it is not expensive. **In our sample policy (it’s at the end of the report), purchasing the maximum amount of Uninsured coverage, \$500,000, costs only \$32.10 every six months. Can you afford not to have it?** In fact, the difference between the maximum amount and the minimum amount (a measly \$25,000) is only \$9.00. Even I can do that math. You can pay \$23.00 for \$25,000 or pay \$32.00 and get \$500,000.

Under-insured coverage is similar to uninsured coverage in that it provides coverage to you under your own policy if you are hurt in a wreck that is someone else’s fault. It is designed to protect you if the other person has insurance, but it is not enough to cover your injuries. Although your insurance company has to offer it, this coverage is not mandatory in Kentucky and can be rejected. **Many people reject it because they do not realize how important it is. Please do not make this mistake.** You should own as

much Underinsured coverage as your company will sell you. It is some of the least expensive coverage and provides you the greatest protection from the negligence of others who have not purchased enough insurance. **In our sample policy, purchasing the maximum amount of Underinsured coverage (\$500,000) costs only \$60.50 every six months. Can you afford not to have it?** Want me to do the math again? In our sample policy, the difference between the lowest coverage (\$25,000) and the highest coverage (\$500,000) is \$38. So, pay \$22 and get \$25,000, or pay \$60.00 and get \$500,000.

Make a choice and buy the extra uninsured and underinsured coverage.³

We feel that this information is so important, that if you have any questions, we will waive our \$250/hour fee to sit down and explain this to you and walk you, step-by-step, through the process of providing your family increased protection.

If you call your own insurance company, don't be surprised if the increase in premium is not the same as ours. But I promise, it won't cost you 5 or 10 times what you are currently paying to buy 5 or 10 times the coverage.

³ In Kentucky, by law, your Uninsured and Underinsured coverages cannot exceed your liability limits.

I've heard that Kentucky is a no-fault state, what does that mean?

Finally, some people mistakenly believe that because Kentucky is a “no fault” state, this somehow means that it does not matter who was at fault for the accident and everyone’s own insurance pays for their losses. This is simply not true.

Whenever you are involved in an accident in Kentucky, the first \$10,000 of your medical bills, lost wages and replacement services will be paid by your own automobile insurance company, regardless of who caused the wreck. This is what is known as “No-fault Benefits.” These benefits are also known as Basic Reparations Benefits (BRB) and are automatically included in your insurance policy.

Is \$10,000 enough to pay for your medical bills? Usually not, even minor injuries can quickly exceed this amount. However, you can purchase Additional Reparations Benefits (ARB) that will provide you additional coverage, usually in \$10,000 increments. Once again, like Underinsured coverage, it is extremely inexpensive and well worth purchasing as much as your company will sell you. **In our sample policy, purchasing the maximum amount of ARB, an extra \$40,000 over the mandatory amount, costs only \$29.60 every six months. Can you afford not to have it?**

For various reasons to difficult too explain here, it is usually preferable to have your medical bills paid using BRB and ARB rather than using your health insurance. **In fact, most health insurance companies will not pay your medical bills from an auto accident until you prove to them you have “exhausted” your PIP benefits.**

Fewer Cases Means More Time for You

We are not one of those law firms you see advertising on television. We don't rely on a high volume of cases and we don't claim to handle every type of case. We don't want to and we don't need to.

Each year we accept only a few select cases. And, if we accept your case, you will receive my personal attention.

Our Goal as a Firm is to maximize verdict potential for every client we represent.

We believe a small group of hard-working professionals, working on a select number of cases, provides the dedication, focus, and skill necessary to accomplish this goal.



At The Poppe Law Firm, we recognize that each case starts with a personal story. We take time to build relationships with our clients and we are passionate about finding fair resolutions to their cases.

We welcome tough, complex cases and have won the respect of colleagues, judges, and industry experts for our thorough research, preparation, and exceptional results.

Some clients want us to carry their burdens for a time so that they can concentrate on getting well. Others want to be closely involved. Either way we are honored by their trust.

We welcome the chance to help you find justice.

Hans

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An Open Letter from One of Our Clients.

October 5, 2006

I address this letter to Hans Poppe and to all others who may wish to hear of my experience with him. As I could fill novels with tales of his service as my attorney and champion of my cause, I will keep it brief and strictly to the point of what he has done for me, and how he has become so much more than an attorney to me.

It is very ironic that I am writing this on my actual birthday, because I wouldn't have made it to this day, physically or emotionally, without Hans. Most who will read this, like me, had something bad happen to them, and have sought assistance in claiming some type of compensation or retribution for injuries obtained. I wish you good luck, and can tell you that if you choose Hans, you are in the most capable and caring hands possible, and he will advise you not only on legal issues, but also ensure that he truly knows your situation, and what is best to help you with that.

I feel that Hans chose to represent me in my case, when others wouldn't, for one reason, because he truly felt I had been wronged and someone should fight for me, and my cause. It had nothing to do with knowing it would end in a fairly large settlement or judgment. This was a case that other lawyers would not proceed with, because of the difficulty of proving my claim, the time involved, and the travel it would require. Hans requested to represent me when he opened his own firm, and I agreed knowing that he was familiar with my case. The fact that he took on such a difficult case, immediately upon opening his own firm, should speak volumes of his willingness to help those who have been wronged, and not just for the money. I'd feared all along that if we were not successful with my case, he would be ruined, although he assured me I was not his only client. I never would have known that, because I sure felt like I was.

Hans is so different from all other attorneys I have met, or been exposed to. He truly cares about his clients and their families, to the point of even after his job has been very well accomplished, he's still there, guiding me, and advising me on totally unrelated issues.

I can also speak as highly of the members of his team in his firm. Barbara has become one of my best friends and confidants, and Megan and Alene were always right there when I needed them. They each love their jobs and have told me so, and this also speaks to the quality of Hans as an employer and coworker.

To end, I would just like to say that if you need someone to represent you with an issue that you believe has caused you injury, Hans will champion you as he did me, if he believes the case has merit, and no matter what the out-of-pocket expense to him. As far as what he really did for me.....he gave me my life back, and ensured my children's future, and now on my birthday I can only praise the Lord for bringing Hans to me, and thank Hans for getting me here.

Mrs. D.K. Daniels

“If I hire The Poppe Law Firm, what can I expect?”

1. We will meet with you at our office, at your home, or anywhere it is convenient for you.
2. We will explain the strengths and weaknesses of your case.
3. We will discuss similar cases our office has handled.
4. We will explain our “no fee if no recovery” policy.
5. We will take the time to understand how your injuries have impacted your life and your family’s lives.
6. We will take an inventory of every place you have received medical treatment and we will have you sign authorizations so we can collect all of your medical records.
7. We will get medical records from all of your healthcare providers and organize them in preparing for depositions and trial.
8. We will review the at-fault driver’s insurance limits, as well as your own automobile insurance policy, to determine how much coverage is available to you for your injuries.
9. We will contact your own automobile carrier and notify them of your claim for no-fault benefits and we will complete your application for benefits and ensure that all of you medical bills and lost wages are promptly paid until your benefits are exhausted.
10. We will notify the at-fault driver’s insurance company of your claim. We will also notify your own carrier of any potential claim for uninsured or underinsured benefits when applicable.
11. We will obtain the accident report.
12. We will interview any witnesses, and the investigating officer if necessary.

13. We will collect evidence such as photographs of the accident scene and involved vehicles. If necessary, we will get aerial or satellite images of the accident site.
14. We will, if necessary, hire accident reconstructionists to assist us in proving who was responsible for the wreck.
15. We will, if necessary, hire bio-mechanical engineers to review accident reports and any reconstruction reports to explain to a jury how the accident caused your injuries.
16. We will meet have meetings with your healthcare providers to ensure they are able to discuss their care and treatment of you for purposes of trial.
17. We will analyze your health care insurance policy to determine if you will have to re-pay them out of any recovery from the at-fault driver.
18. We will discuss with you the likelihood of settlement without a lawsuit.
19. If suit is filed, we will prepare written questions for the at-fault driver to answer. We will also assist you in answering any written questions they prepare for you.
20. We will prepare you for your deposition.
21. We will take all necessary depositions, including but not limited to, the at-fault driver, your treating healthcare providers, any of the defendant's experts, and any of our experts unable to attend trial live.
22. We will utilize the latest technology in preparing your case for mediation and trial.
23. We will go to court and get a trial date.
24. We will prepare for trial and/or settlement before trial.
25. We will file motions and briefs with the court.

26. We will prepare and organize all evidence and exhibits such as medical documents and illustrations.
27. We will take the case to trial with a jury or a judge.
28. We will determine whether either side has grounds to appeal a verdict.
29. We will pay all expenses necessary to pursue your case and you will not be required to reimburse those expenses unless we are successful.



POLICY NUMBER: K1658645

**SAFECO INSURANCE COMPANY OF ILLINOIS
AUTOMOBILE POLICY DECLARATIONS**

Sample Declarations Page

RENEWAL
POLICY PERIOD FROM: OCT. 15 2006
TO: APR. 15 2007
at 12:01 A.M. standard time at
the address of the insured as
stated herein.

**ALL DRIVERS
IN HOUSEHOLD**

RATED DRIVERS

2002 HONDA	ACCORD EX	4 DOOR	ID# 1HGCG31512A017747
2002 FORD	EXPLORER LIMITED	4 DOOR	ID# 1FMZU75E72ZB92374

Insurance is afforded only for the coverages for which limits of liability or premium charges are indicated.

COVERAGES	2002 HOND LIMITS	PREMIUMS	2002 FORD LIMITS	PREMIUMS
COMBINED SINGLE LIMIT:				
BODILY INJURY & PROPERTY DAMAGE LIABILITY	\$500,000 Each Occurrence	\$ 163.30	\$500,000 Each Occurrence	\$ 184.70
PERSONAL INJURY PROTECTION		28.30		28.30
COMPREHENSIVE	Actual Cash Value Less \$1000 Deductible Full Glass Coverage	27.40	Actual Cash Value Less \$1000 Deductible Full Glass Coverage	40.60
COLLISION	Actual Cash Value Less \$1000 Deductible	77.70	Actual Cash Value Less \$1000 Deductible	73.00
ADDITIONAL COVERAGES:				
TOWING & LABOR		3.10		3.10
LOSS OF USE	\$25 Per Day/\$750 Max	10.40	\$25 Per Day/\$750 Max	10.40
CITY TAX		25.08		19.56
KENTUCKY SURCHG		6.54		5.10
AUTO LOAN/LEASE		3.80		
		-----		-----
TOTAL		\$ 345.62	TOTAL	\$ 364.76

UNINSURED MOTORISTS:		
BODILY INJURY	\$	32.10
UNDERINSURED MOTORISTS:		
BODILY INJURY	\$	60.50
ADDITIONAL PIP	\$	29.60
TOTAL EACH VEHICLE:		
2002 HOND	\$	345.62
2002 FORD	\$	364.76

TOTAL PREMIUM FOR ALL VEHICLES \$ 832.58

-CONTINUED-

P O BOX 461, ST. LOUIS, MO 63166

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DATE PREPARED: SEPT 10 2006

Look at the arrows. That is how little it costs to get \$500k in Uninsured, Underinsured, and an extra \$40k in no-fault benefits!!!!

The Poppe Law Firm ■ Louisville, Kentucky ■ (502) 895-3400

**UNINSURED AND UNDERINSURED MOTORISTS COVERAGE SELECTION REQUEST
KENTUCKY**

The Kentucky legislature requires that you compare your limits of Uninsured and Underinsured Motorists Bodily Injury Coverage with your Bodily Injury Liability limit. The concern is that you have enough insurance to protect yourself, your family, or passengers in your vehicle, in case of an accident caused by another driver.

Uninsured Motorists Bodily Injury pays for damages such as medical bills, death benefits, and loss of wages caused by a **who has no insurance** or by an unknown hit-and-run driver.

Underinsured Motorists Bodily Injury pays for damages such as medical bills, death benefits, and loss of wages caused by a **who has insurance, but not enough to pay for those losses.**

Important: If you purchase Underinsured Motorists Bodily Injury Coverage alone, without the purchase of Uninsured Motorists Bodily Injury Coverage, this could result in having NO coverage if the responsible party has insurance at all.

Coverage is subject to all the terms and provisions of the policy.

What Are Your Options?

You may reject Uninsured Motorists Coverage and/or Underinsured Motorists Coverage completely.

You may purchase Uninsured Motorists Bodily Injury Coverage and/or Underinsured Motorists Bodily Injury Coverage in various amounts up to your Bodily Injury Liability limit.

If you purchase both Uninsured Motorists Coverage and Underinsured Motorists Coverage, you must purchase the same amount of coverage for both.

Consult With Your Agent.

The limits of coverage available and information about pricing are shown below. Please discuss any questions you have with your agent, then complete the coverage selection form on the next page.

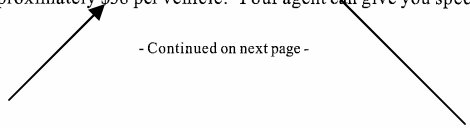
**UNINSURED AND UNDERINSURED MOTORISTS BODILY INJURY COVERAGE LIMITS
AVAILABLE (Per Person/Per Accident):**

\$ 25,000/\$ 50,000	\$100,000/\$300,000
\$ 60,000/\$ 60,000	\$300,000/\$300,000
\$ 50,000/\$ 100,000	\$250,000/\$500,000
\$ 100,000/\$100,000	\$500,000/\$500,000

COST:

The amount of coverage selected will determine the cost. The price difference from the lowest to the highest limit of Uninsured Motorists Bodily Injury Coverage is approximately \$9 per vehicle and for Underinsured Motorists Bodily Injury Coverage is approximately \$38 per vehicle. Your agent can give you specific price information.

- Continued on next page -



Look at the arrows. The difference between the lowest amount of protection and the highest amount is so small!!!