

## July 2012 Newsletter

### Breaking News

#### Governor Holds SUM Reform Bill

As we featured in our July 2011 Newsletter\*, supplementary uninsured/underinsured motorist (SUM) insurance is a great way to protect you and your loved ones against injuries caused by uninsured or underinsured negligent drivers. We detailed the problems that can occur when you purchase too little SUM coverage. Through the tireless efforts of trial lawyers and lawmakers dedicated to protecting your rights, a SUM reform bill passed through both legislative chambers this past session. This proposed bill requires that your insurance agent automatically offer you SUM limits that equal your bodily injury limits. There is an opt-out procedure that will require the consumer to specifically refuse the coverage. As we have pointed out in the past, refusing such coverage could be very dangerous. For many years, consumers were unaware of SUM coverage and how it worked. That won't happen anymore if the Governor signs this critical bill.

We urge each of you to contact Governor Cuomo's office by phone (212) 551-9441 or e-mail (<http://www.andrewcuomo.com/contact>) and let him know how important it is to sign this legislation. For an excellent story written on this topic, check out Ron Leiber's August 17, 2012 article in the New York Times entitled "The Auto Insurance Case that Blew Up on the Internet." <http://www.nytimes.com/2012/08/18/your-money/progressives-side-of-the-insurance-case-that-blew-up-on-the-internet.html?pagewanted=all>.

\* Remember, all of our past newsletters can now be found on our website ([www.brownchiari.com](http://www.brownchiari.com)) by simply clicking on our newsletter tab under the Alerts/News section at the top of the web page.