

Insurance law attorney Jared E. Stolz publishes Guide to Understanding Car Insurance

Just bought a new car? Read the advice published by an attorney who knows the insurance industry, Jared Stolz, Esq.

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EINPresswire.com/ -- Whether your parents have recently given you a car as a graduation gift or you have finally replaced your old car with a new one, you know that you will have to buy car insurance before you can go for a drive in it.

Even if you are an expert driver, you cannot eliminate the possibility of things going wrong on the road. In view of the prevalence of accidents, you as a U.S. citizen are legally bound to at least have the minimum car insurance when you take the seat behind the wheel (there are a few, rare exceptions under special circumstances, but this Guide is for "regular drivers" like you and me).

Insurance law attorney [Jared Stolz](#), Esq. provides his input in a new comment. The complete article will be available on Mr. Stolz' blog at <https://jaredstolz.law.blog/>

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it is recommended that you discuss your liability needs with a reliable insurance agent or advisor, or a lawyer in your state, and get expert advice based on your driving habits.”

*Jared Stolz, insurance lawyer
in New Jersey*

What Is the Minimum Car Insurance?

Simply put, minimum car insurance is the term used for the insurance limit and coverage that is required by the state law. The purpose of this law is to ensure the availability of some financial protection if someone gets into an accident.

Minimum Car Insurance Requirements

Almost all the U.S. states require car owners to carry a car insurance policy that provides the following coverage:

* Bodily Injury Liability – As evident from the name, this covers the costs associated with injuries, and death of the people involved in an accident. Having this coverage ensures that the medical expenses of all the affected persons will be paid by the insurance company, in case the insured car runs into an accident.

* Property Damage Liability – It covers the costs of damages caused by your car to someone

JARED ELLIOTT STOLZ FOCUSES ON INSURANCE LAW



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else's property, including car, house, fence, or even the utility pole.

In addition to these two types of liabilities, many states also require car owners to get the following things covered by their car insurance:

* Personal Injury Protection – Commonly called PIP, this insures that your medical bills and the wages that you lose due to the accident will be paid by the insurance provider, regardless of the fact who was at fault in the accident. It is also called 'no-fault' coverage.

* Uninsured Motorist Coverage – This ensures the reimbursement of your loss in case the accident is caused by someone who is uninsured or in hit-and-run cases.

Why Having Minimum Car Insurance Is Not Enough?

Legal auto insurance requirements are generally very low. While buying the minimum car insurance will save you from getting into any legal troubles, it provides limited coverage, which makes it insufficient or useless in case an accident causes a huge loss to someone's property or a serious injury that requires expensive treatment procedures and/or hospitalization.

Let's face it – medical treatment in the U.S. is highly expensive. If you are not covered by insurance, an accident can cost you anywhere from a thousand to hundreds of thousands, even millions in worst case scenarios. Just an ambulance ride and an ER checkup can cost over \$3,000. Now imagine how much you would be liable to pay in case you end up in a serious accident that causes damages that are not covered in your car insurance. Not to forget that you could be in serious trouble if you fail to pay for the damages.

What Can You Do To Protect Yourself?

The best way to make sure that you do not have to pay or face financial repercussions in case of a serious accident is to increase your liability limits. While you are not required to have this by law, some insurance experts recommend having the limit of \$2 million for bodily injuries and at least \$25,000 for property damage liability. You can also choose to have a policy that also covers the cost of legal defense, in case you get sued by the other person involved in the accident.

However, the insurance needs of an individual depend on a number of factors and hence, need to be determined on an individual basis. For example, you may need a higher liability limit if you



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frequently take long road trips, which include traveling to other cities or nearby countries. In view of all these facts, it is recommended that you discuss your liability needs with a reliable insurance agent or advisor, or a lawyer in your state, and get expert advice based on your driving habits.

About [Jared Elliott Stolz](#), Esq.

[J. Elliott Stolz](#) is an attorney in New Jersey, focusing on insurance law and litigation. He is the managing partner of the law firm Stolz and Associates. Jared Stolz received his undergraduate education at Drew University in Madison, New Jersey and graduated with honors from Seton Hall University School of Law. Jared E. Stolz has been the managing partner of Stolz and Associates since 2004, specializing in providing individual and customized attention to insurance carriers needs on substantial coverage disputes. Mr. Stolz has nearly two decades of experience in the insurance industry and strives to offer the clients a combination of tried and true legal analysis along with tactic, brought to it by today's technology, with a focused eye on expenses. He has represented prominent clients in numerous noteworthy cases with published opinions and has published and given seminar on insurance law topics.

Bio on law firm website:

<http://www.stolzlaw.com/about-us/about-the-founder/>

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