

IL SUPREME COURT RULES IN FAVOR OF BICYCLISTS AND PEDESTRIANS ENSURING COVERAGE FOR THOSE HIT BY UNINSURED MOTORISTS

Dispartí Law Group fights on behalf of bicyclists and pedestrians to stop insurance companies from taking advantage of insured.

CHICAGO, IL, UNITED STATES, December 1, 2023 /EINPresswire.com/ -- The Illinois Supreme Court ruled in favor of bicyclists and pedestrians in a landmark case argued in front of them by the attorneys at [Dispartí Law Group](#).

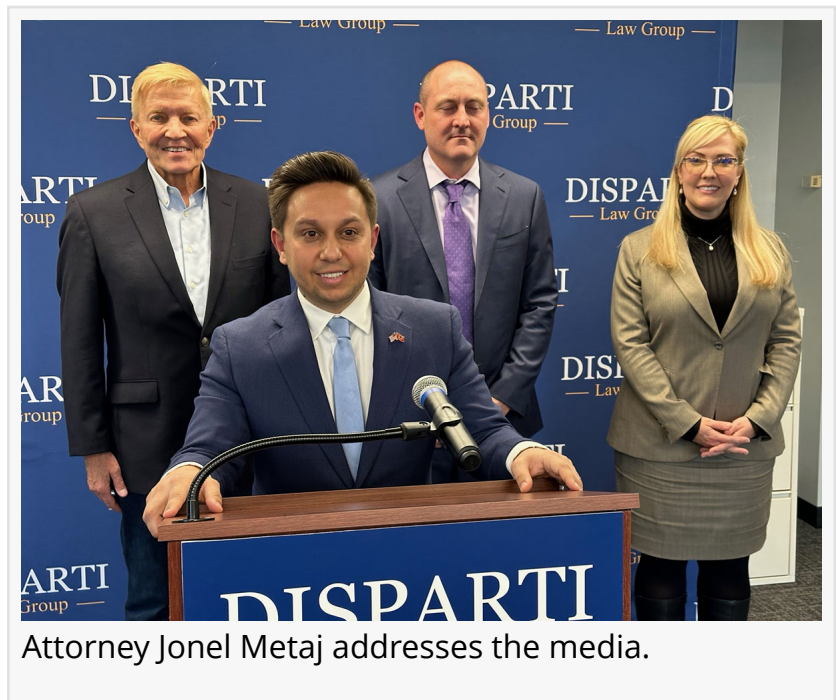
On September 24, 2020, 14-year-old Christopher Guiracocha was riding bikes with his friends when he was hit by a driver who just kept on driving.

Christopher sustained damages that greatly limited his abilities for several months after the accident, and the person who hit him never surfaced.

With medical bills piling up, Christopher's father filed a claim with his auto insurance, Direct Auto Insurance, and they denied his claim on the basis that he was not occupying an insured vehicle. However, Illinois Insurance Code has a provision that if an uninsured motorist is involved in the accident, the insured did not have to be in a car.

On January 12, 2022, the Circuit Court of Cook County ruled in favor of Direct Auto, declaring that it did not owe uninsured motorist coverage to Christopher but the attorneys at Dispartí Law Group promptly appealed to the 1st District Appellate Court.

On September 30, 2022, the appellate court reversed the circuit court stating that Direct Auto's provision that conditioned uninsured motorist coverage only if occupying the insured vehicle violated public policy of Illinois and was therefore unenforceable. Direct Auto quickly appealed to the Illinois Supreme Court to reconsider. On September 21, 2023, attorney [Jonel Metaj](#) of



Attorney Jonel Metaj addresses the media.



If you ride a bike or are crossing the street, you can have the peace of mind knowing if you are injured by a hit-and-run or uninsured driver, your insurance will cover you”

Larry Disparti

Disparti Law Group argued in front of the Supreme Court on behalf of Cristopher.

Today, the Illinois Supreme Court ruled that Direct Auto Insurance’s provision violated Section 143(a) of the Illinois Insurance Code and the public policy of the state of Illinois. This code was enacted to protect the people of Illinois who suffer injuries from automobile collisions.

“This is a big win for us and for Cristopher. More importantly, bicyclists and pedestrians in Illinois need to

know that they are protected in the event of an automobile collision,” remarks Jonel Metaj.

“Make no mistake, this ruling is a win for all residents of Illinois. If you ride a bike in our streets, or are crossing the street, you can have the peace of mind knowing that if you are injured by a hit-and-run or uninsured driver, your insurance will cover you. And if they deny that claim, Disparti Law will be there to stand behind you,” continues [Larry Disparti](#), Founder of Disparti Law Group.

See the full text of the Illinois Supreme Court Opinion at:

<https://ilcourtsaudio.blob.core.windows.net/antilles-resources/resources/3f72f321-37f1-41c8-b40d-08a87e57fc1a/Galarza%20v.%20Direct%20Auto%20Insurance%20Co.,%202023%20IL%20129031.pdf>

Case No.: 2023 IL 129031

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