



HHT Law Founder Hovik Tatevossian and Lorena Beanato Share Guidance on Auto Insurance Policies on 'Mañana Latina'

PACOIMA, CA, UNITED STATES, April 9, 2026 /EINPresswire.com/ -- Hovik Tatevossian, founder of [HHT Law](#), and Lorena Beanato recently appeared as legal contributors on "Mañana Latina" to help the community make sense of auto insurance policies. Their analysis focused on how drivers can choose the right coverage and avoid being caught off guard after a major accident.

During the segment, Tatevossian and Beanato pointed out that many drivers opt for "minimum coverage" without fully realizing what that means when a serious collision happens.

Key Insights from the Legal Briefing:

1. The "80/20" Rule: The attorneys explained that unless drivers use a mechanic or body shop approved by their insurance provider, they may be on the hook for 20% of repair costs on top of their deductible.
2. Liability vs. Collision: While liability insurance is required by law to protect third parties, Collision coverage is what pays to repair or replace the policyholder's own vehicle — regardless of fault.
3. UM/UIM Coverage: The [San Fernando car accident lawyer](#) singled out Uninsured/Underinsured Motorist coverage as a protection drivers cannot afford to skip. If the at-fault driver has no insurance or too little to cover a new vehicle, UM/UIM ensures the victim isn't left paying the difference.
4. First-Time Accidents: The firm advised parents of teen drivers to speak with an attorney right away after an accident. HHT Law offers free initial consultations to help families work through the claims process without being pressured into making statements that could hurt them later.

HHT Law continues to serve as a primary resource for the San Fernando Valley community, providing bilingual legal support for those injured in motor vehicle accidents. Families dealing with the loss of a loved one in a crash can also turn to the firm's [San Fernando wrongful death lawyers](#) for compassionate, experienced representation.

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