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TEN LEGAL REALITIES FOR OHIO DRIVERS

1. Minimum insurance coverage to drive in Ohio is \$25,000 per person, \$50,000 per wreck. This “liability coverage” pays other drivers if you cause a wreck, not you or your family if someone else is at fault.
2. Your insurance agent is not required to offer you uninsured/underinsured coverage (“UM/UIM”) or umbrella coverage. Even if you’ve been told you have “full coverage,” that doesn’t always mean your coverage will fully protect you or your family if you’re hit by someone with no insurance or without enough insurance to fully compensate you.
3. Your insurance agent does not have to regularly review your coverage or inform you that you should purchase more coverage. Even if you’ve been told you have “full coverage,” your current coverage may not match your current financial situation.
4. Many people drive with less insurance protection than they should and less than you might need if you or a loved one are hurt. If you’re unsure about your coverage or do not know what these coverages mean, call your agent and find out.
5. Your car insurance company gets their money back on medical bills paid under your own medical payments coverage (“Med Pay”) when your case resolves. Med Pay paid is deducted from any settlement or verdict, even though you paid a separate premium for this coverage. Your car insurance company can be re-paid Med Pay even before you receive your funds.
6. You must “exhaust” or use the at-fault driver’s coverage before your own UM/UIM applies. Then, your own car insurance company will fight your case just like the at-fault driver’s car insurance company.
7. Your health insurance company and/or the government (Medicare/Medicaid) get their money back on medical bills paid when your case resolves. This is called “subrogation.” These entities will not help with your case, or pay for any of your costs and time to protect their interests. Your health insurance company, Medicare and Medicaid can be re-paid before you receive any funds, and in fact can take all the funds and leave you with nothing, pursuant to Ohio law.
8. It takes at least 1-2 years from when you file a lawsuit to get to trial on your civil case.
9. When you make an injury claim, your life and medical history essentially become an “open book.”
10. People think that verdicts are out of control, but the median jury verdict for an auto case in Franklin County, Ohio in 2017 was only \$15,000.

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