



FAH | LAW
GROUP, P.C.
 ATTORNEYS AT LAW
 FEARLESS | AGILE | HONEST

Knowing and Understanding Your Rights

WE ARE HERE TO SERVE YOU

Personal Injury & Employment Litigation

- Car Crashes
- Slip and Fall Injuries
- Pedestrian Injuries
- Medical Negligence
- Wrongful Termination
- Failure to Pay Overtime & Other Wages
- Sexual Harassment
- Discrimination

ESTAMOS AQUI PARA SERVIRLES

Litigios de Lesiones Personales y Empleo

- Accidentes de Carro
- Lesiones por Resbalones y Caídas
- Lesiones Peatonales
- Negligencia Médica
- Terminación Injusta
- Falta de Pago de Horas Extras y Otros Salarios
- Acoso Sexual
- Discriminación

NOUS SOMMES A VOTRE SERVICE

Blessure Corporelles a Litiges d'emploi

- Accidents de Voiture
- Blessure dans les locaux commerciaux
- Blessures Aux Piétons
- Négligence Médicale
- Résiliation Abusive
- Non-Paiement des Heures Supplémentaires et Autres Salaires
- Harcèlement Sexuel
- Discrimination

MARYLAND'S ENHANCED UNDERINSURED MOTORIST COVERAGE

On July 1, 2018 Maryland's Annotated Code Insurance Section 19-509.1.; also known as **Maryland Enhanced Underinsured Motorist (EUIM)** coverage, took effect. This coverage provides better protection to any occupant of a vehicle insured in Maryland when injured by another driver who is underinsured. EUIM provides better coverage than the previous coverage known as the Underinsured Motorist (UIM). You are not required to get the EUIM coverage, you may elect you can keep your UIM coverage.

EUIM or UIM?

Both coverages offer protection from motorists that have less insurance protection than yourself and from those motorists who don't have any insurance at all. However, EUIM coverage offers you more protection than UIM as it ensures that the insurance company pays up to the full amount of the insurance policy. Meaning that if you get injured by a motorist that has less insurance protection than yourself or no insurance at all, you will receive the full EUIM payment in addition to the payment you'll receive from the other party's policy. Say for example, you get injured by a liable third party and you have UIM coverage of \$100,000 and the other party has a \$50,000 liability policy limit. Under your

UIM coverage you can only recover up to \$50,000 from the other party and your UIM coverage will then pay the remaining \$50,000 coverage; for a maximum payout of \$100,000; the amount of your UIM coverage. The EUIM coverage payout is quite better. Let's take the same scenario: you get injured by a liable third party and you have EUIM coverage of \$100,000 and the other party has a \$50,000 liability policy limit. You still get the \$50,000 from the other party however under your EUIM coverage you receive the full \$100,000 in coverage from your own policy. Meaning that you receive a maximum total payout of \$150,000 **depending on the severity of the damages. Remember that the amount you receive will depend on the type and severity of your injuries.**

Getting EUIM Coverage

If you have UIM coverage you will NOT be automatically upgraded to EUIM coverage. If you wish to get EUIM coverage, please call your insurance agent for more details as in the state of Maryland there is a specific process that you must follow. You may also decide to stay with your UIM coverage in which case you should check with your insurance agent to ensure all information is up-to-date.

Call us with any question about your recent car accident or this newsletter. We will gladly help. You can reach us at 301-585-3314.