

# *FC* INSURANCE *Matters*

## SUE MY HUSBAND! ARE YOU *CRAZY*?

“You lawyers are all the same!” Advising me that I have to claim against my husband. “He didn’t mean to hit that tree or break my leg. He is a good driver. He just fell asleep. He has been working so many hours.”

It may sound pretty offensive at first, but like most things in life it makes sense once understood.

Car accidents come in two varieties - single vehicle accidents or multiple vehicle collisions. We do not drive around with complete strangers. As such, in single vehicle accidents, it is easy to see that the person responsible for our injury will be someone we know: a friend, sibling, spouse, etc.

Very few people would intentionally cause a collision. They are accidents plain and simple. The usual cause of the collision is mere inadvertence: not watching the road ahead of us, failing to see a stop sign, or momentarily falling asleep after a long day at work.

Each year we renew our car insurance. One aspect of that insurance is called liability insurance. Liability insurance is like a guarantee we buy from our insurance company to protect us from having to pay for the losses we cause others due to our inadvertence. It is also a source of funds that we know will be available should we accidentally injure someone.

We do not want to see others suffer losses because of our mistake; that is not human nature. We want to ensure they are taken care of. That is the purpose of liability insurance. It is also one of the reasons that BC law makes it mandatory to purchase liability insurance on our vehicles.

Considering the fact that we are required by law to purchase liability insurance and pay a premium to the insurance company for it each year, shouldn’t it be available to cover the losses we accidentally cause to our loved ones?



BY MERV SADDEN

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