



INSURANCE

Matters

THE FOOL FLED THE SCENE!

You're having one of those days and it just got worse. Some fool in a red truck cuts you off as you enter the curve. You crank your wheel hard to the left to avoid the collision. It works!! But unfortunately, you loose control of your car and over turn in the ditch.

You're steaming mad! Your new car - it's on its roof! Worse yet you realize your knee is killing you. *You want a pound of flesh* but to your amazement, the red truck is nowhere to be seen. The fool has fled the scene!

Now what? You scream, *"Whose going to pay for my car? And what about my knee?"*

Fortunately in such a situation in BC, you would be entitled to claim for your loss through the Unidentified Motorist Fund (UMF). Essentially, this is a policy of insurance that is available to you if you suffer loss as a result of the fault of an unknown driver in a motor vehicle accident that occurs on a highway in BC.

Entitlement to insurance monies through UMF has several requirements. For instance, you must take reasonable steps to try and ascertain the identity of the person responsible for the accident. You must also give prompt notice to ICBC of your intention to make a claim against UMF.

Failure to comply with the strict legal requirements of UMF can result in ICBC denying you entitlement to the benefits of this insurance coverage. A personal injury lawyer can guide you through the process.*



BY MERV SADDEN

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if you've been in a motor vehicle accident or have an insurance question.

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**FULTON &
COMPANY** LLP

LAWYERS & TRADE-MARK AGENTS

PERSONAL INJURY LAWYERS

LYLE BACKMAN, Q.C.

FRANK SCORDO

DENNIS HORI

MERV SADDEN

LEN MARCHAND

300 - 350 Lansdowne Street, Kamloops, BC Phone: 250-372-5542 Fax: 250-851-2300

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