



MCS INSURANCE

Insights

Full or Limited Tort on your Auto Policy?

Understanding options as it relates to your auto insurance will help you determine if you are adequately protected.

A tort is defined as a wrongful act, that results in injury to another person for which the injured party is entitled to compensation. (Dictionary.com) In simple terms, it's being hurt due to someone else's negligence.

If you select Full Tort for your policy, you retain the right to sue in court for full damages received in an auto accident. You may give up this right for a lower premium. This is called Limited Tort.

Under the Limited Tort option, you may still sue but only if:

- A drunk driver caused the accident
- An uninsured driver caused the accident
- The person causing the accident is driving a vehicle registered in another state
- If you are a passenger on a commercial vehicle or a motorcycle
- If you are hit by a vehicle while a pedestrian or riding a bicycle
- If your injuries are of a serious nature such as death, disfigurement, or impairment of a bodily function

We certainly recommend Full Tort for our clients; however, every situation is different, and we are glad to consult with you to help you determine if you've got the proper coverage for your personal situation. You may reach MCS Insurance at 717-363-4020. We look forward to being of service

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