

reimbursement claim. Keeping these records will help to ensure that you receive the full reimbursement that you are entitled to under the Northwind Health Plus policy.

Uninsured And Underinsured Motorist/Personal Injury Protection Coverage

WHAT IF I HAVE OTHER COVERAGE?

Uninsured and Underinsured Motorist/Personal Injury Protection Coverage

Uninsured and Underinsured Motorist (UM/UIM) coverage is an optional form of coverage that may be included in Northwind Health Plus. This coverage will help protect you and your passengers if you're injured in an accident caused by an uninsured or underinsured driver.

If you have UM/UIM coverage, it will provide coverage for medical bills, lost wages, and other expenses that you may incur as a result of an accident. However, it is important to note that UM/UIM coverage only applies when the other driver is at fault, and does not cover damage to your vehicle or property.

There are a few exceptions to the coverage provided by UM/UIM coverage. For example, it does not cover intentional acts of another driver, damage caused by an uninsured or underinsured driver in a hit-and-run accident, or damage to your vehicle or property.

It is important to understand the limits of your UM/UIM coverage and any exclusions that may apply. You should make sure to review your policy thoroughly to ensure that you are properly covered.

In addition to understanding the limits of your coverage, there are other tips that you can use to help protect yourself in the event of an accident.

First, make sure that you have a valid driver's license and that the other driver does as well. It's also important to make sure that the other driver has valid insurance coverage. You may want to ask to see proof of insurance before you get in the car.

If you do get into an accident, it's important to stay calm and take down the other driver's name, contact information, and insurance information. You should also call the police and make sure to file a police report. This will help provide evidence of the accident and can be used to pursue a claim with your insurance company.

Finally, if you do find yourself in an accident, make sure to contact your Northwind Health Plus insurance provider as soon as possible to file a claim. Your insurance company will be able to help you understand the limits of your coverage and provide you with the resources you need to pursue a claim.

Having Uninsured and Underinsured Motorist/Personal Injury Protection Coverage through Northwind Health Plus can provide you and your passengers with peace of mind in the event of an accident. It's important to understand the limits of your coverage and any exclusions that may apply. It's also important to stay vigilant and always make sure that the