

# ປະກັນພັຍຣົກ

## AUTOMOBILE INSURANCE COVERAGE



ໂດຍ : ທະນາຍອິນໂຕ ຈຳຜັນ  
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ປະກັນພັຍຣົກແບ່ງເປັນ 4 ກຸ່ມໃຫຍ່  
ດັ່ງນີ້

1) Liability: ຈ່າຍເງິນໃຫ້ຝ່າຍກົງ  
ກັນຂ້າມກຳອຸບັດຕິເຫດເປັນຄວາມຜິດຂອງ  
ທ່ານ

2) Collision: ຈ່າຍຮາຄາຕ່ຳຂອງ  
ຄ່າແປງຣົກ ຫລືຮາຄາຕລາດຂອງຣົກທ່ານ  
ລົບຄ່າ deductible ທ່ານຈະຜິດ ຫລືຖືກກໍ່  
ຕາມ

3) Medical Payment: ຈ່າຍຄ່າ  
ໝໍແຕ່ຈະບໍ່ກາຍລິມິດ (policy limit) ທ່ານ  
ຈະຜິດ ຫລືຖືກກໍ່ຕາມ

4) Uninsured Motorist/  
Under-Insured Motorist (UM/UIM):  
ຈ່າຍໃຫ້ທ່ານເໝືອນກັບປະກັນພັຍຣົກກັນ  
ຂ້າມ ກຳປະກັນພັຍຣົກກັນຂ້າມບໍ່ມີ ຫລື  
ມີບໍ່ພໍ. UM ນີ້ສຳຄັນຫລາຍເພາະຄົນຈຳນວນ  
ຫລາຍໃນເມືອງໃຫຍ່ໆຈະບໍ່ມີປະກັນພັຍ  
liability. UM/UIM ນີ້ຈະຈ່າຍທ່ານໃນ  
ກໍລະນີບາງຢ່າງ ທີ່ທ່ານສ່ວນຫລາຍອາດຈະ  
ບໍ່ຮູ້ ຕົວຢ່າງ ກຳລຸກນ້ອຍທ່ານຖືກຕຳເວລາ  
ຍ່າງຕາມກຸນິນແລ້ວທ່ານບໍ່ຮູ້ວ່າໃຜຕຳ  
ຂ້າພະເຈົ້າເຄີຍຊ່ອຍລູກຄວາມເອົາເງິນເຕັມ  
UM policy limit ປະກັນຫລັງຈາກຜູ້ກ່ຽວ  
ຖືກຄົນປຸ້ນທະນາຄານຍິງເວລາຜູ້ກ່ຽວຂັບຣົກ

Personal Injury Protection  
(PIP) ໃນຣັກເຊິ່ງມີກົດໝາຍ no-fault ຈະ  
ຈ່າຍຄ່າໝໍ (ແລະການຂາດລາຍໄດ້ຂອງ  
ທ່ານໃນບາງຣັກ) ທ່ານຈະຜິດຫລືຖືກກໍ່ຕາມ

ຢູ່ໃນຣັດ no-fault ນີ້, ທ່ານຈະເລືອກ PIP ແທນ Medical  
Payment ຫລື ທ່ານຈະມີແຕ່ PIP ທີ່ນັ້ນ.

ນອກຈາກກຸ່ມປະກັນພັຍຣົກເທິງນີ້ແລ້ວບໍ່ຮູ້ສັດ  
ປະກັນພັຍຣົກຈະຂາຍປະກັນຊີວິດ, ຄ່າເຊົ່າຣົກ, ແກ້ຣົກແລະຝາກ  
ຣົກ ປະກັນພັຍ Umbrella ເຊິ່ງທ່ານຊື້ພິເສດຂອງເຮືອນ ຫລື  
ການຄ້າອາດຈະປ້ອງກັນທ່ານເວລາມີອຸບັດຕິເຫດຣົກຕ່ຳດ້ວຍ.

Although insurance laws are complicated,  
there are four basic types of automobile insur-  
ance coverage: liability, collision, medical payment  
and un-insured motorist/under-insured motorist.

1) Liability: Pays the injured party if the  
accident was your fault;

2) Collision: Pays you either the cost to  
repair your vehicle or its fair market value, which-  
ever is lower, less your deductible, whether or  
not the accident was your fault;

3) Medical Payment: Pays all your medi-  
cal bill(s) up to the policy limit, whether or not the  
accident was your fault;

4) Uninsured Motorist/Under-Insured  
Motorist (UM/UIM): Pays you if the party who  
caused the accident did not have liability insur-  
ance coverage or bond (or did not have enough  
coverage). This is probably the most important  
coverage as a very large number of the drivers in  
many major cities do not have liability coverage.  
The UM/UIM will afford coverage in many



circumstances which most  
insureds are not aware of such as  
injuries to your minor child who  
was ran over by a hit-and-run  
driver. I was able to obtain the  
UM policy limit for a driver who  
was shot by a bank robber.

"Personal Injury Protec-  
tion" or PIP in no-fault states  
would pay the medical bill(s) (and  
loss of earning, in some states) of  
the insured regardless of fault.  
In no-fault states, PIP is an alter-  
native to or replace Medical  
Payment coverage.

In addition to the above  
coverage, insurance companies  
also provide coverage for death  
benefit, car rental, towing and  
storage. Some umbrella policies  
which you bought for your home  
or business, may cover your  
automobile accident.

