

Why Every Tennessee Driver Needs Uninsured Motorist Coverage

Protecting Yourself When the Other Driver Has No Insurance

On any given day, you can be driving down a Nashville highway, stopped at a red light in [Goodlettsville](#), or heading home along a quiet back road — and in a split second, another driver crashes into you. You expect their insurance to cover the damage and your medical bills. But what happens when that driver [doesn't have insurance at all](#)?

Unfortunately, this scenario plays out across Tennessee far more often than most people realize. Despite laws requiring all drivers to carry liability coverage, thousands get behind the wheel with no insurance, and when they cause a [crash](#), it's the innocent driver who's left to deal with the fallout.

That's why uninsured motorist coverage (often called "UM coverage") isn't optional protection. It's essential.

At the [Law Office of Eric Beasley](#), we've represented countless Tennesseans who learned the hard way that the other driver didn't have coverage. But the people who carried strong uninsured motorist protection were able to recover financially and move forward.

Tennessee Has One of the Highest Rates of Uninsured Drivers

Tennessee consistently ranks among the top five states in the nation for uninsured motorists. According to national studies, roughly one in five drivers on Tennessee roads lacks active insurance. That means if you drive every day, chances are good you'll pass — or be hit by — someone who can't pay for the harm they cause.

Many uninsured drivers claim they can't afford coverage or simply take the risk of driving without it. But when a crash happens, their decision leaves others to pick up the pieces.

We've seen clients face tens of thousands of dollars in medical expenses, missed work, and vehicle damage, all because the at-fault driver had no policy to cover it. Without uninsured motorist coverage, those losses fall on the victim.

What Uninsured Motorist Coverage Really Does

Uninsured motorist (UM) coverage is designed to step in and protect you when someone without insurance causes a crash that injures you or damages your property. It essentially acts as a safety net because your own insurance company temporarily takes the place of the at-fault driver's insurer.

This coverage pays for:

- **Medical Expenses:** Hospital bills, surgeries, rehabilitation, and future care related to your injuries.
- **Lost Income:** Wages or business income you miss while recovering.
- **Pain and Suffering:** The physical and emotional toll caused by the crash.
- **Property Damage:** The cost to repair or replace your vehicle.

Most Tennessee drivers don't realize that UM coverage is part of your own auto insurance policy, but it's not automatically included unless you accept it. If you don't have it, you're taking a major risk every time you get behind the wheel.

Don't Confuse "Uninsured" and "Underinsured" Coverage

In Tennessee, there are actually two related types of coverage that protect you:

- **Uninsured Motorist (UM):** Applies when the at-fault driver has no insurance at all.
- **Underinsured Motorist (UIM):** Applies when the at-fault driver's policy limits aren't enough to cover your damages.

For example, if a negligent driver carries only the minimum \$25,000 liability policy and your medical bills exceed that amount, your underinsured motorist coverage can make up the difference.

We always encourage clients to review both, because having one without the other still leaves you exposed.

A Common Myth: "Using My UM Coverage Will Raise My Rates"

One of the biggest misconceptions we hear from clients is that filing a claim under their uninsured motorist coverage will increase their premiums.

That's simply not true in Tennessee.

State law prohibits insurance companies from raising your rates or canceling your policy when you use your uninsured motorist coverage for an accident that wasn't your fault.

This protection exists because UM claims are not based on your negligence. They're designed to make you whole when someone else breaks the law by driving uninsured.

Still, many people hesitate to use it out of fear of retaliation from their insurer. But the truth is, if you pay for that coverage, you have every right to use it.

How Does Uninsured Motorist Coverage Work After a Crash?

When you're hit by a driver with no insurance, the process can feel overwhelming. Here's how uninsured motorist claims typically unfold:

1. You Report the Accident.

Call law enforcement to document the crash. Get the other driver's information, and if they admit they don't have insurance, note it in the [police report](#).

2. You Notify Your Insurance Company.

Once it's clear the other driver lacks coverage, your insurer opens a UM claim. You're now working with your own company, but it's important to remember: they're still a business, not a charity. If they can, they will pay you as little as possible (or nothing at all).

3. You Seek Medical Treatment and Gather Evidence.

Even if you think you're okay, get checked by a doctor right away. Medical records will be critical in proving your claim.

4. Your Attorney Handles the Legal and Negotiation Work.

An experienced car accident lawyer can ensure your insurer honors your policy and pays the full amount you're entitled to, not just what's convenient for them.

At our firm, we've seen insurers delay, minimize, or outright deny valid UM claims. That's why it's so important to have someone in your corner who knows how to push back.

Why You Should Call an Attorney Before Dealing With Insurance

When the at-fault driver has no insurance, your own insurance company steps into their place. That means the adjuster handling your claim will treat you like the opposing party.

They may:

- Challenge your medical treatment or question whether it's necessary.
- Dispute the extent of your injuries.
- Offer a quick but low settlement to close the case cheaply.

That's where we come in.

We've handled countless uninsured and underinsured motorist cases throughout Tennessee, and we know the tactics insurers use to protect their bottom line. We fight to make sure you're treated fairly, your policy is honored, and your recovery isn't shortchanged.

Can't You Just Sue Someone With No Insurance?

A common misconception after a crash with an uninsured driver is that you can simply sue them to get your money back. While that's technically possible, it rarely leads to any kind of meaningful compensation.

Here's why: most people who drive without insurance do so because they can't afford it, and if they don't have money for a policy, they likely don't have the assets to pay a judgment. Even if you win in court, collecting that money can be nearly impossible.

Tennessee law allows injured victims to pursue claims directly against the at-fault driver, but without insurance or substantial personal assets, there's often nothing to recover. It's like trying to get blood from a stone.

That's where uninsured motorist coverage makes all the difference. Instead of chasing an empty judgment, you can turn to your own policy to get the financial support you need for medical bills, vehicle repairs, and lost income.

We've seen too many potential clients learn this the hard way; trying to sue someone who simply has nothing to give. UM coverage ensures that your recovery doesn't depend on the other driver's ability to pay.

Real-World Lessons From Tennessee Drivers

In our experience, some of the hardest cases to watch are the ones that could have been prevented with better insurance coverage.

We've represented crash victims who were hit by uninsured drivers, only to discover their own policy didn't include UM protection. Suddenly, they were left paying out of pocket for tens of thousands in medical expenses — all because they didn't know what they were missing.

By contrast, we've also seen the difference it makes when clients have strong uninsured motorist coverage. It can be the single factor that keeps a bad crash from turning into financial ruin.

If there's one takeaway from our years handling these cases, it's this: you can't control who hits you, but you can control how protected you are when it happens.

Key Takeaways for Tennessee Drivers

Why Uninsured Motorist Coverage Matters:

- Roughly one in five Tennessee drivers has no insurance.
- UM coverage pays when they can't.
- State law protects you from rate increases after using it.
- Without it, you may have no financial recovery options after a crash.

What to Do Right Now:

- **Check Your Policy:** Review your declarations page to confirm you have uninsured and underinsured motorist coverage.

- **Increase Your Limits:** Consider matching your UM coverage to your liability limits. It's usually affordable compared to what it protects.
- **Contact an Attorney:** If you've been hit by an uninsured driver, don't try to handle the claim alone.

Why Quick Legal Action Can Make a Difference

Even though uninsured motorist coverage is your own policy, insurers often resist paying full value. The sooner you contact a lawyer, the sooner your rights can be protected.

An attorney can:

- Send letters preserving key evidence.
- Obtain the crash report and confirm coverage status.
- Coordinate medical documentation for your claim.
- Handle all communication with adjusters.

At the Law Office of Eric Beasley, we've spent decades dealing with insurance companies across Tennessee. We know how they operate, and we know how to make them take your claim seriously.

Protect Yourself Before You Need It

No one plans to get into a wreck. But if it happens, uninsured motorist coverage can make the difference between financial devastation and a path forward.

You can think of it as a seatbelt for your finances: something you hope you'll never need, but you'll be grateful for if the worst happens.

Contact a Nashville Car Accident Lawyer Who Fights for You

If you were injured by a driver with no insurance — or you're unsure whether your policy protects you — we can help. [Contact the Law Office of Eric Beasley today](#) for a free consultation. We'll review your case, explain your coverage, and fight to recover the maximum compensation you deserve under Tennessee law.