

## Township increases insurance coverage for auto accidents

28 Feb 2010 — Bucks County Courier Times

Middletown

The change increases the amount of money a township employee involved in an accident could recover from a lawsuit.

Middletown has beefed up its insurance coverage in a move that will increase the financial protection for township employees involved in automobile accidents that aren't their fault.

At a recent meeting, the township supervisors voted 4-1 to increase the maximum payout under the uninsured/under insured provision of the township's liability insurance from \$35,000 to \$1 million. The move increases the annual premium payment \$9,176, said township insurance broker Jay McManus.

The provision kicks in when a township employee is involved in an accident during work hours with a motorist who has no or inadequate insurance and the accident is not the employee's fault.

In such a case, the employee would be fully covered for medical expenses and lost wages through the worker's compensation policy, said McManus.

However, that employee would also have the option to sue the offending motorist and recover damages for pain and suffering and other items. If the motorist has few or no assets, the employee could tap into the uninsured/under insured provision of the township's insurance.

Previously, the maximum payout under that provision was \$35,000. Now, it's \$1 million.

Supervisor George Leonhauser, a former detective, had long pushed for the change and voted with board members Patrick Mallon, Tom Gallagher and Drew Kreiling to increase the payout. Robert McMonagle was the lone dissenter.

He said township employees are already adequately covered for medical and other expenses. Increasing the uninsured/under insured provision could encourage more claims under the provision and possibly drive township insurance premiums up, McMonagle said.

"It protects our people," Gallagher said. "I consider \$9,000 to be a small amount to better protect the well being of our employees."

Township police Sgt. Bob Burnett, who's been out on leave for most of the last two years because of injuries suffered in a work-related accident that wasn't his fault, welcomed the change.

Though Burnett's medical expenses and lost wages have been taken care of by the township, he said he's lost a considerable amount of money by not being able to work and take advantage of available overtime.

The increase in the maximum payout will better take care of township employees in similar situations, Burnett said.

Burnett said he didn't have any estimate on how much overtime he might have missed out on. However, the increased uninsured/under insured coverage will also better compensate employees in his situation for the disruption in their lives, he said.

"It's not just the money I might have lost," said Burnett. "I'm stuck at home. I can't bowl or golf or do any of the normal things I do. I can't even walk the dog because my back is so bad."

The township is adequately covered if an employee is involved in an accident during work hours that is the employee's fault, McManus said.

Among area townships, both Falls and Bensalem have the \$1 million maximum payout on their uninsured/under insured provisions, Middletown officials said.

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*"Township increases insurance coverage for auto accidents" Bucks County Courier Times 28 Feb 2010: B8*