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New York Auto Insurance Policy Checkup

Why it matters now: under the law changes effective May 27, 2026, the coverage you buy for yourself matters more than ever.

New York's new accident laws narrowed the paths to recovery against at-fault drivers. They also created a trap for the unwary: a coverage lapse of **30 days or more** can cap your own pain-and-suffering recovery at **$100,000**, even when the other driver was entirely to blame. You cannot control who hits you. You can control the policy that protects your family. Review these five items with your insurance agent — most cost far less than people expect.

THE FIVE-POINT CHECKUP

- ☐ **1. Never let coverage lapse.** Set up automatic payments today and confirm your renewal each term. Under the new law, a lapse of 30 days or more can cap your recovery at $100,000 no matter how badly you are hurt. Ask your agent: *"Is autopay active on every vehicle I'm responsible for insuring?"*

- ☐ **2. Add APIP (Additional Personal Injury Protection).** Basic no-fault coverage pays up to $50,000 for medical bills and lost wages. A hospital stay, a surgery, or several months of being unable to work can quickly exhaust the benefit. APIP raises that ceiling, often to $100,000 or more, for a surprisingly small premium. Ask: *"What would it cost to add APIP, and at what limit?"*

- ☐ **3. Add OBEL (Optional Basic Economic Loss).** OBEL adds another $25,000 you can direct where you need it most — such as lost earnings after basic benefits run out. It typically costs only a few dollars a year. Ask: "*Is OBEL on my policy? If not, how much does it cost to add it?*"

- ☐ **4. Increase SUM coverage (Supplementary Uninsured/Underinsured Motorist).** Possibly the most important coverage on your policy: if the driver who hits you has no insurance or only the state-minimum $25,000 policy, SUM steps in to protect you. Carry SUM limits equal to your liability limits, and raise both well above the state minimums. Ask: "*What are my SUM limits today, and what does matching my liability limits cost?*"

- ☐ **5. Consider an umbrella policy.** An umbrella adds $1 million or more of protection above your auto and home policies. Premiums are often far lower than people expect. Ask: *"What would a $1 million umbrella cost me?*

Why now? Under the 2026 changes, it is harder to qualify for pain-and-suffering damages, an injured person found mostly at fault recovers nothing, and certain drivers face a $100,000 cap. With fewer paths to recovery against at-fault drivers, the benefits you purchase for yourself — APIP, OBEL, SUM, umbrella — may be the protection your family actually relies on after a serious crash.