

I. Personal Injury Damages.

Full-Tort v. Limited Tort.

A frequently asked question is: “what does limited tort mean on my car insurance”?

Here’s the answer: When you go with a new car insurance company, or renew your current insurer, you have the option of choosing “full tort,” or, for a lower premium, “limited tort.” If you choose “limited tort,” and are hurt in an accident, you will be limited to recovering only your medical expenses and wage losses, unless you suffered a “serious injury.”

What constitutes a serious injury has been litigated often, but, generally, if your injuries are limited to sprains and strains, whiplash, and similar injuries, these are not considered “serious” and you would not be able to recover for your pain and suffering damages. This is true even if the other driver was completely at fault. If your injuries are considered “serious,” limited tort is not a problem and you can recover for pain and suffering.

If you choose “full tort,” you may seek all damages, including pain and suffering, that you are entitled to under the law regardless of the seriousness of your injuries.

As always, if you have questions about this issue or any other personal injury, please feel free to call the Personal Injury attorneys at SAS .