



**Your Turn**  
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Guest columnist

# Scarcity of liability coverage in Florida is a nightmare

I read with dismay the recent guest column by Leslie Crawford regarding her son Trevor's e-bike crash that left him with catastrophic injuries – and with more than \$400,000 in medical bills that may not be paid (“E-bike crash reveals issue with Florida insurance,” March 24).

If the driver who caused the accident had purchased proper insurance, Trevor's mom could be reimbursed for the medical expenses and obtain compensation for her son's injuries.

But there is no requirement in Florida for drivers to carry any liability coverage.

In fact, Florida is the only state in America that doesn't mandate liability coverage for drivers or owners of vehicles.

A bill proposing mandatory liability coverage was passed in 2021 by the Florida Legislature, but it was vetoed by the governor.

It was reintroduced in 2025 but never passed due to the threat of another veto.

So under current Florida law, the only coverage that you are required to carry is \$10,000 in personal injury protection (which covers your own medical bills) – and \$10,000 in property damage coverage (which covers damage to somebody else's vehicle should you cause a crash).

That's it!

There are 19 million vehicles registered in Florida and 60% of those have little or no insurance.

That means if you are unlucky enough to get in a crash caused by one of these 12 million drivers, you will have little recourse.

During my many years of practice in Sarasota, there have been numerous occasions when I've had to sit with a catastrophically injured person or a family who lost a loved one. And then I've had to tell them there is nothing I can do for them because of the absence of adequate coverage.

It is heartbreaking.

I had a case recently where a special-needs client who was living in a group home was walking to the store and was hit in the crosswalk by a pickup truck. My client was hospitalized for six weeks and was left with permanent, catastrophic injuries – and with more than \$700,000 in medical bills.

But the truck that hit my client had a \$25,000 liability policy, and that was all we could collect.

The only way to protect yourself in Florida from the 12 million drivers lacking adequate insurance is to purchase uninsured motorist coverage on your own policy.

That coverage will pay you what the other driver should have paid had they been properly insured.

For example, I had a client who was rear-ended by a county truck. My client required two back surgeries and incurred more than \$250,000 in medical bills, lost wages and other damages.

Since it was a county truck, we were limited by the \$200,000 sovereign immunity cap in the claim against the county. Fortunately, my client had \$1.5 million in uninsured motorist coverage on his vehicle, so we were able to secure a great recovery for him to cover his medical expenses and secure him for his future.

On the other side of the coin, if you cause an accident that results in death or catastrophic injuries to someone and do not have adequate coverage to protect yourself and assets, it could be financially devastating to you.

So what are the takeaways?

For starters, Florida needs to implement mandatory liability coverage for all Florida drivers and owners just like the other 49 states. That will give every injured party at least some protection.

More importantly I urge all Floridians to protect themselves by purchasing minimum liability and uninsured coverage of at least \$250,000 and umbrella liability and uninsured motorist coverage of at least \$500,000.

That will give you much better protection in the event you are injured in a crash – or you cause a crash that injures someone else. It is also the socially responsible thing to do.

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