

# *STOWERS AND INSURANCE BAD FAITH IN CAR CRASH CASES*



HAMILTON | WINGO, LLP

Kent Chambers  
Attorney at Law



A verdict in  
excess of policy  
limits . . .

that the insurance  
company has to pay.



**Get Full Copies of All of  
the Insurance Policies  
at the Beginning of the  
Case**



*"We've produced insurance sufficient for the case"*



*“I talked to my clients and this is all the insurance they have.”*

**FAKE COMPANY**  
 COMPANY LOGO 123 FAKE BOULEVARD  
 TOWNSVILLE, NJ 01234

**DECLARATIONS PAGE**

POLICY NUMBER: 123-456-7890  
 COVERAGE PERIOD:  
 09/31/2008 through 09/31/2009

DATE POLICY ISSUED: SEPTEMBER 31, 2008

JOE SAMPLE  
 567 FAKE ST  
 CITYVILLE, NJ 02345

ADDITIONAL DRIVERS:  
 JANE SAMPLE

INSURED PHONE NUMBER (908) 555-1234  
 INSURED EMAIL: joe@fake.com

VEHICLE	YEAR	MAKE MODEL TRIM	STYLE	VIN	PARKED AT:
CAR 1	2007	Fakemobile STV-3	4-Door	1A2B3CD4E5F6G7H8I9J	567 Fake St
CAR 2	2006	NotRealMobile IV	Coupe	L5M6N7O8P9Q0R1S2T3	567 Fake St

COVERAGES	LIMITS/DEDUCTIBLES	CAR 1	CAR 2
BODILY INJURY LIABILITY (PER PERSON/PER OCCURRENCE)	\$100,000/\$300,000	\$110	\$104
PROPERTY DAMAGE LIABILITY	\$50,000	\$92	\$84
PERSONAL INJURY PROTECTION	\$250,000	\$504	\$47
UNINSURED / UNDERINSURED MOTORIST COVERAGE	\$100,000/\$200,000	\$31	
COMPREHENSIVE COVERAGE	\$500 Deductible	-	
COLLISION COVERAGE (PER PERSON/PER OCCURRENCE)	\$500 Deductible	-	
EMERGENCY ROAD SERVICE	FULL	\$	
RENTAL	\$30/DAY - \$900 MAX		

TOTAL PREMIUM PER VEHICLE

LOSS PAYEE:  
 BANK OF USA, PO BOX 123, FAKETOWN, NJ 04567

TOTAL POLICY PR

*“We produced the dec page.”*

Also available as part of the eCourse

[2021 The Car Crash eConference](#)

First appeared as part of the conference materials for the  
2021 The Car Crash Seminar session

"*Stowers* and Insurance Bad Faith in Car Crash Cases"