

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"