

PERSONAL INJURY PROTECTION

What Is PIP?

Personal Injury Protection is part of your auto insurance policy. It is designed to take care of you immediately after an accident.

ALWAYS USE YOUR PIP!

- ★ PIP covers medical bills, a portion of your weekly lost wages, and for household care and cleaning.
- ★ Your insurance company, by law, cannot cancel your policy for using your PIP.
- ★ If you have not rejected PIP coverage in writing, then you are deemed to have it.
- ★ Your insurance company, by law, cannot increase your insurance rates for using your PIP.
- ★ Open up your PIP claim immediately! If you wait you may find yourself paying for expensive medical bills out of your pocket until your claim is settled.
- ★ PIP is no-fault, so it doesn't matter who caused the accident, you're still covered.
- ★ PIP coverage is for ~~up to~~ \$10,000. ~~which~~ ~~ever comes first~~. Some policies have higher limits.
- ★ There is no deductible.
- ★ If you have coverage on your auto policy, your medical bills get paid on time and you can maintain your treatment schedule uninterrupted.

a minimum of

What Is Med Pay?

~~Med Pay is a medical payments only version of PIP. It does not cover wage loss or loss of services.~~

A Step-By-Step Guide:

- Call your insurance agent.
- Ask if you have PIP. ~~Call your agent~~. If yes, ask about limits on time and dollar amount ~~(up to \$10,000)~~.
- Ask your agent to take your Report of Loss claim.
- Ask your agent to phone in your report to the claims office.
- Ask your agent to call back with the claim number, address and phone number of the claims office.
- Call the claims office and get the name of the claims adjuster handling your claim.
- Ask the claims adjuster to mail a PIP Application, Attending Physician's Report and Salary Verification forms.
- Complete the PIP Application and return it to the claims adjuster.
- Have your doctor fill out the Attending Physician's Report form and return it to you. Mail it to the claims adjuster.
- Have your employer complete the Salary Verification form and return it to you. Mail it to the claims adjuster.
- Provide your claim number and the adjuster's name, office address and phone number to all your Health Care Providers.
- Instruct your Health Care Providers to bill your PIP carrier directly, including copies of chart notes for each day of service.

As your attorneys, Magnuson Lowell can help you with this process!