

PERSONAL INJURY PROTECTION

Learn more about no-fault personal injury protection, or PIP, and the coverage it provides.

Understanding PIP Coverage

If you live in a state that has no-fault insurance laws, you are required to buy personal injury protection (PIP) coverage. A PIP policy is an extension of auto insurance coverage that reimburses for expenses resulting from an automobile accident without regard to fault.

PIP coverage implements the no-fault concept. No-fault auto insurance is designed to speed up payment to accident victims and lower the cost of auto insurance by reducing the number of lawsuits for minor claims.

What Does It Cover?

PIP covers reasonable and necessary medical expenses for those named in the policy for injuries sustained from an automobile accident, income replacement and funeral expenses.

Payments are made for costs incurred by the injured person by the insured's own insurance company. Please note, a PIP does not cover pain and suffering. If you carry PIP on your automobile it applies to all autos that you insure, and there is a premium for each auto.

No-fault coverage concerns auto injury insurance. Fault is still assessed in auto collisions and there are consequences, such as paying a deductible for your vehicle damage.

How Much Protection Does PIP Provide?

Specific limits and coverages vary by state. Some states offer limits and others set specific limit amounts, such as \$10,000. Total payments covered by PIP are set by the limits indicated, which are the maximum amounts that will be paid per person for any combination of covered expenses.

Medical payments coverage, like no-fault coverage, also pays reasonable medical bills and funeral expenses, if necessary. This coverage is also available regardless of who is at fault.

We're Here to Help

Call our office today at 800.662.2020 to learn more about all of our automobile insurance and personal risk management solutions.

Top Ways to Save on Your Auto Premium:

- Consider raising your deductible.
- Keep up your good driving record.
- Drive less to qualify for a low-mileage discount.
- Drive a car with safety features such as anti-lock brakes and airbags.
- Install an anti-theft device.
- Ask about our multi-policy discounts.

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