



EVERGREEN
INSURANCE

Don't Just Insure it...



Personal Injury Protection for Your Automobile Policy

As a business owner, you know that automobile insurance is essential in protecting your business, employees and vehicles. Many policies come with personal injury protection (PIP) coverage, which pays for medical expenses and lost wages for drivers and their passengers who are injured in an auto accident, regardless of who is at fault. This form of insurance falls under the guise of no-fault auto insurance, which is designed to speed up payments to accident victims and lower the cost of auto insurance rates by reducing the number of lawsuits for minor claims.

Over 15 states require PIP coverage, though it can be a smart coverage option if expedited payments are necessary.

What Does PIP Cover?

PIP covers reasonable and necessary medical expenses for those named in the policy—you, your employees, others riding in a company vehicle and other authorized drivers—for injuries sustained from an automobile accident. Payments are made for costs incurred by the injured person by the insured's own insurance company. If your company carries PIP coverage, it applies to all automobiles that you insure, and there is a premium for each vehicle.

How Much Protection Does PIP Provide?

Specific limits and coverages vary from state to state, some states have set ceilings for coverage. 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.

If PIP is not available in your state, then medical payments insurance will pay for reasonable medical bills and funeral expenses, if necessary.

Evergreen Insurance LLC understands that your automobile exposures need protecting, and we are here to help. Contact us today to learn more about our auto insurance solutions.

Provided by Evergreen Insurance LLC

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