

WHAT IS

Personal Injury Protection?

Personal Injury Protection is coverage under your auto insurance policy that should pay for your medical bills, wage loss, and household services after an automobile-related injury.

PIP BENEFITS

- PIP pays medical bills for 3 years or \$10,000 (or more, depending on your policy).
- PIP pays a portion of your lost income for missing work after a collision.
- PIP pays reimbursement for loss of essential services.
- PIP does not have a deductible or co-pay requirement.
- PIP is no-fault, so it does not matter who caused the collision -- you're covered!
- PIP must be included in your policy unless you rejected it in writing.
- By law, your insurance company cannot raise your rates for using PIP.
- By law, your insurance company cannot cancel your policy for using PIP.

Use Your PIP Benefits!

Open your PIP claim immediately after a collision.

You shouldn't have to pay expensive medical bills out of your own pocket.

Use your PIP benefits: you paid for them via premiums to your insurance company.

DO NOT PANIC!

Meet with one of our experienced attorneys and learn more about PIP coverage and your rights when you are injured.



PERSONAL
INJURY
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A STEP-BY-STEP GUIDE TO Opening Your Claim:

1. Call your insurance company to report the incident.
2. Ask your insurance company to confirm you have PIP and the amount of coverage.
3. Get the claim number, along with the address and phone number for the claims office.
4. Call the claims office and speak to the adjuster assigned to your claim.
5. Ask the adjuster to mail a PIP Application, Attending Physician's Report, and Salary Verification Form to you as soon as possible.
6. Upon receipt, complete the PIP Application and return it to your adjuster as soon as possible.
7. Give the Attending Physician's Report to your doctor to complete and return to your adjuster.
8. If you have missed work, give the Salary Verification Form to your employer to complete and return to your adjuster.
9. Provide your claim number, adjuster name, claim office address, and phone number to all of your healthcare providers.
10. Instruct all of your healthcare providers to bill your PIP directly, and to include copies of their chart notes and/or reports for each treatment you receive.



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