



PERSONAL INJURY CHECKLIST

Your rights as injured person

Always use your PIP

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

You have PIP insurance unless you rejected/waived it in writing.

Your insurance company, by law, cannot cancel 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 covers reasonable, necessary and related treatment for 3 years or \$10,000, whichever comes first; some policies have higher limits (\$35,000).

PIP covers medical bills, a portion of your weekly lost wages, and household care and cleaning.

There is no deductible for using PIP.

If you have coverage on your auto policy, your medical bills get paid on time and you can maintain your treatment schedule uninterrupted.

There are normally two insurance companies involved: Yours and the adverse insurer (insurance company of the person who hit you, also called “Third-Party Insurer”). Do not provide the third party insurer with anything, without first consulting an attorney.

A step-by-step guide to obtain PIP Benefits

Call your insurance agent.

Ask if you have PIP or Med Pay. If yes, ask about limits on time and dollar amounts. If no, ask to get a copy of the rejection/waiver you signed. If you didn't sign one, you have PIP coverage. OR if not, obtain an attorney immediately to find out other sources of payment.

Ask your agent to take your Report of Loss and open a claim.

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 the 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 adjuster.

If you have missed work, 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 and include copies of chart notes for each day service.