

Personal Injury Protection Insurance

What is Personal Injury Protection (PIP)?

PIP is insurance coverage for medical and other expenses, such as wage loss and funeral expenses, which result from an auto accident—no matter who is at fault.

The law does not require you to have PIP coverage, but your insurance company must offer it to you. If you don't want the coverage, you must reject it in writing. If you don't reject it in writing, your company must add the coverage and will charge you for it.

Who PIP covers

PIP covers the person who is named on the policy, the residents of their household who are related by blood, marriage or adoption, and their step or foster children. It also covers non-family passengers and pedestrians involved in the accident.

What PIP covers

Pip coverage provides the following minimum benefits:

- **Up to \$10,000** for reasonable and necessary medical expenses for each individual injured in an auto accident. This is available for up to three years from the date of the accident.
- **Up to \$200** per week for income replacement coverage. This is limited to one year after a person has been disabled for 14 days after the accident.
- **Up to \$2,000** for funeral expenses.
- **Up to \$5,000** for loss of services (payment to others for work you can't do).

You can buy higher limits of coverage. Check with your insurance company or agent.

What PIP does NOT cover

PIP doesn't cover injuries caused by using:

- farm equipment
- recreational or off-road vehicles
- mopeds
- motorcycles (PIP coverage is available on motorcycle policies)

It also doesn't cover intentional injuries to the insured person, or if the person is injured in organized racing activities, or while committing a felony.

PIP coverage costs

The cost for PIP coverage varies with each company. Keep in mind, if you choose to buy PIP coverage, you must cover all of the vehicles listed on your policy. The more vehicles on your policy, the more you'll pay.

PIP coverage may not be right for you

It's your choice. If you and your family have health insurance, it may pay most of your medical bills, depending on your plan's limits and copayments. Also, if passengers who don't live with you rarely ride with you, you may not need the added protection. Discuss your needs with your insurance agent or company representative.

Other options for coverage

Some companies offer coverage for basic medical payments, such as \$5,000 for medical treatment only. This coverage is also available no matter who is at fault.

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights as an insurance consumer, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>