

Texas Auto Policy **PERSONAL INJURY PROTECTION**

Texas law requires an insurance company to offer drivers and passengers Personal Injury Protection insurance coverage, known as PIP. This coverage pays for certain expenses resulting from an automobile collision. The benefit limits are generally \$2,500 or \$5,000 or more. If this coverage was purchased, it is part of the automobile insurance policy and benefits are available to you.

WHAT EXPENSES WILL PIP PAY FOR?

PIP will cover 100% of necessary medical, surgical, x-ray, dental, prosthetic devices, ambulance, hospital, and professional nursing and funeral services. The insurance company often requires medical documentation from health care providers that the injuries were as a result of the automobile collision.

If the injured person was employed at the time of the injury, PIP will pay 80% of lost income. The insurance company will require proof of lost income, and may require medical proof that the injuries caused the lost income.

The insurance company will only pay up to the benefit limits of the PIP coverage, for all medical bills and lost income combined. If you were a driver or passenger in another person's car, were a minor or college student, or have multiple policies, you may be entitled to coverage, if needed, under more than one policy.

HOW WILL MY BILLS BE PAID?

We will complete and file a "Personal Injury Protection Benefit Application" for our clients after they have signed the form. As we obtain health care provider bills and lost earnings documentation, we will submit them for insurance company review, and will follow up with the insurance company until the benefits are paid. Payment is usually received about 30 days after it is submitted.

When the payment is received in our office, we send it to our client for endorsement. The client will return it to us, and the check or draft will be deposited into our trust account. We will immediately pay the outstanding bills to the health care providers and reimburse lost earnings and any health care bills paid to our client. If the bills have already been paid by health insurance, then the check is simply mailed to the client.

To process the PIP more quickly, we encourage clients to provide us with any bills, receipts, and/or co-payments from visits to health care providers.

We look forward to processing the PIP claim for our clients and seeing that their health care providers are paid. Collecting PIP recovery is a courtesy performed for our clients by this office and we do not charge an attorney fee for this additional service, if it can be accomplished without litigation.

MEDICAL PAYMENTS COVERAGE:

If our clients have Medical Payments coverage in lieu of PIP, we will still process their claim for reimbursement of medical bills. Lost earnings are excluded from this coverage. At the time the bodily injury claim is settled, the carrier will probably be entitled to be reimbursed for payments it has made to providers under the Medical Payments Coverage portion of a policy.