



# Top 5 Things You Need to Know About PIP



## 1. YOU ONLY HAVE 14 DAYS TO SEEK TREATMENT.

After an auto accident, you must seek medical treatment within 14 days. Failure to seek treatment within 14 days will most likely waive any right that you have to PIP benefits.

## 2. TO RECEIVE THE FULL \$10,000 IN PIP BENEFITS; YOU MUST HAVE AN EMERGENCY MEDICAL CONDITION.

To receive the full \$10,000 in PIP benefits, you must have an emergency medical condition. An emergency medical condition is defined as a "medical condition manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to patient health, serious impairment to bodily functions, or serious dysfunction of a body organ or part." A physician, osteopathic physician, dentist, physician's assistant, or advanced registered nurse practitioner must make the determination that an individual has an emergency medical condition.

## 3. IF YOU DO NOT HAVE AN EMERGENCY MEDICAL CONDITION, YOU ARE LIMITED TO \$2,500 IN PIP BENEFITS.

If you are not diagnosed with an emergency medical condition, you are entitled to \$2,500 in Personal Injury Protection benefits.

## 4. PIP COVERS YOU EVEN IF YOU ARE AT FAULT FOR THE ACCIDENT.

As a no-fault state, Florida requires no-fault insurance (PIP) for everyone. This insurance pays for medical expenses up to \$10,000 just as the name implies, no matter who is at fault. If you are hurt in an accident and you have PIP, you don't have to worry about proving fault before you get medical treatment. You are covered.

## 5. YOUR INSURANCE COMPANY MAY REQUIRE YOU TO GIVE AN EXAMINATION UNDER OATH.

Your insurance company is permitted to require you to undergo a medical examination or an examination under oath. If you fail to comply with the request, the insurance company may deny your benefits under PIP. This means that if you fail to submit to a medical examination as requested by the insurance company, your insurance company may not be required to pay for any of your benefits. You should consult with an attorney prior to consenting to a request made by the insurance company.



**CARL REYNOLDS LAW**



**941-747-3300**

**[www.InjuriesArePersonal.com](http://www.InjuriesArePersonal.com)**