Name: _____ Date:_____

PIP (Personal Injury Protection) Billing

What is PIP?

- Personal Injury Protection is a part of you auto insurance policy. It is designed to take care of you immediately after an accident.
- If you have PIP, you MUST us it. Your health insurance will not cover your expenses if you have PIP.
- If you were not the "at-fault" party, your PIP will be reimbursed by the 3rd party.

Benefits of PIP

- PIP is no-fault, so it doesn't matter who caused the accident…you're still covered.
- Most PIP coverage is for 3-years or 10,000, whichever comes first. Some policies have higher limits.
- There is no deductible. There are no co-pays.

What is Med Pay?

- Med Pay is medical-payments only version of PIP. It does not cover wage loss or loss of services.

A Step-By-Step Guide

1. Call YOUR insurance agent. As if you have PIP or Med Pay.
2. If "NO", ask for a copy of the document you signed waiving PIP benefits.
3. If yes, ask about limits on time and dollar amount.
4. Ask your agent to take your report of loss and call it into the claims office.
5. Ask your agent to call back with the claim number, address and phone of the claims office.
6. Call the claims office and get the name of the claims adjuster handling your claim.
7. Ask the claims adjuster to mail a PIP Application, Attending Physician's Report, and Salary Verification forms.
8. Complete the PIP Application and return it to the claims adjuster.
9. Have your chiropractor fill out the Attending Physician's report form and return it to you and mail it to your claims adjuster.
10. Have your employer complete the Salary Verification for and return it to you and mail it to your claims adjuster.
11. Provide your claim number, adjusters name, office and phone number in the space provided below.

Name of YOUR insurance Company:_____Claim#_____

Address_____City/St_____Zip_____

Adjuster's Name:_____Phone:_____

Attorney:_____Phone:_____