

## **Client Communications**

### **Personal Injury and Medical Payments – Personal Auto Policy**

#### **If I have health insurance, why do I need Personal Injury Protection or Medical Payments coverage on my auto policy?**

This is a great question, and one that our customers ask frequently.

Personal Injury Protection (PIP) coverage provides payment for medical bills, funeral expenses, lost wages or replacement services (for homemakers) if you or a member of your family are injured in an auto accident. This coverage also applies to passengers in your vehicle, who may or may not have health insurance.

It's a broad "no-fault" coverage that will pay, even if others pay, allowing in some cases to double-dip for expenses. It has very few exclusions.

Medical Payments coverage is like PIP in that it reimburses covered persons for their medical expenses up to the policy limit. But that's where the similarities stop. Medical Payments coverage does nothing to reimburse the injured person for lost wages or replacement services. And, unlike PIP, it coordinates with insurance that may be provided by another auto policy or coverage, thus preventing double dipping.

Either coverage can be used to cover deductibles and co-pays under a health insurance plan.

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