

If I am injured in an automobile accident, am I insured?

Most likely, yes. In fact, many people have multiple layers of insurance available to them to cover the injuries they suffer in an accident.

PERSONAL INJURY PROTECTION

First and foremost, Florida law requires that all drivers have personal injury protection or PIP insurance. PIP is available, REGARDLESS OF FAULT, to pay medical bills and lost wages sustained as a result of an accident. In other words, even if you caused the accident, you can recover from your PIP coverage up to a certain amount (typically \$10,000) for your medical bills and lost wages.

MEDICAL PAYMENTS

Medical payments or "med pay" is also available through your insurance carrier. This coverage, like PIP, is available regardless of fault. However, unlike PIP, it is not required by Florida law and is an optional coverage under your policy. Further, unlike PIP, it is only available to cover medical bills and does not cover your lost wages.

HEALTH INSURANCE

If you have health insurance, it typically covers co-pays owed to health care providers after PIP and med pay are applied. Further, once your PIP and med pay are exhausted, your health insurance is available to pay your medical pays in accordance with the terms of your health insurance contract.

BODILY INJURY COVERAGE

This coverage is provided by the insurance company of the person that hit you and caused the accident. It is available to cover all of your injuries and damages including, but not limited to, outstanding medical bills and lost wages and your pain and suffering resulting from the accident. Unfortunately, many Floridians do not carry this insurance or do not carry sufficient insurance to cover all of the injuries and damages you sustain in an accident. Fortunately, you can purchase insurance from your insurance company that protects you in the event that the person that hit you is under insured or uninsured.

UNINSURED/UNDER INSURED COVERAGE

This coverage is available through your insurance company. It is not mandatory but our firm highly recommends that you purchase it. As stated above, this insurance will cover you if the individual that hits you is uninsured or under insured (a very common occurrence). This insurance will protect you and pay for any medical bills, lost wages and pain and suffering you sustain as a result of the accident which is over and above the bodily injury insurance available through the individual that hit you.