

Do you have Personal Injury Protection (PIP) medical coverage on your vehicle?

In Washington State it is not required but it is recommended that you have this coverage. Because the cost of this insurance is relatively inexpensive, most people in Washington State have this coverage on their vehicle.

What does PIP pay for?

PIP coverage pays for items like medical payments for your injuries and others in your vehicle that have been injured. It also covers lost wages if you are unable to work, funeral expenses, as well as other services (i.e. house cleaning, yard work, food preparation, etc.) if you are unable to do these things by yourself as a result of your injuries.

In Washington State, it provides the following minimum benefits:

Up to \$10,000 for reasonable and necessary medical expenses for each person injured in an auto accident. This is available for up to three years from the date of the accident

.Up to \$2,000 for funeral expenses.

Up to \$200 per week (\$10,000 total) for income replacement coverage. This is limited to one year after someone's been disabled for 14 consecutive days after the accident.

Up to \$200 per week (\$5,000 total) for loss of services (payment to non-family members for work you can't do).

Depending on the type of driver you are will determine the amount of PIP needed on your policy. In Washington State, the standard PIP coverage is at least \$10,000 up to \$35,000. .

Do I really need this coverage?

As to whether or not you need the coverage, it all boils down to the type of driver you are and what type of health care you have. If you have good health insurance through your employer, almost always drive alone, and you never get into accidents, then you may not need this coverage. On the other hand, if your self-employed job or personal driving habits have you on the road a lot and others are in the vehicle with you, then it is advisable to have this coverage on your policy. Again, the cost is relatively inexpensive for this coverage and that is why most people carry this coverage on their auto policy.

What if I decide that I don't want this coverage?

If you decide you don't want this PIP coverage on your policy, then you must actually sign a form with your insurance company stating that you "decline" this coverage when either your policy renews or at any other time when you decide to cancel the PIP coverage