



FLORIDA'S NO FAULT INSURANCE, PERSONAL INJURY PROTECTION (PIP) COVERAGE: WHAT YOU NEED TO KNOW.

PIP IS REQUIRED FOR ALL DRIVERS

States such as and including Florida require certain, basic, minimum insurance to operate a motor vehicle. This coverage is called personal Injury Protection (often called "PIP" coverage) and is mandated under Florida's No Fault laws. Florida law requires all drivers to carry PIP coverage in order to maintain a driver's license. PIP is the basic, most minimum, coverage needed to maintain ones license but most drivers must or want to carry higher limits of Liability insurance for proper protection.

WHAT DOES PIP COVER?

Personal Injury Protection coverage provides protection for a number of exposures including medical expenses for injuries you sustained by you your passenger and/or relatives living in your household. The exposures covered by PIP include:

- 1. MEDICAL:** Personal Injury Protection can cover up to 80 percent of all accident-related expenses.
- 2. DISABILITY:** If you or passengers in your car are unable to work due to accident-related injuries, PIP helps recover up to 60 percent of your gross income.
- 3. DEATH:** Benefits equal to \$5,00.00 or the remainder of unused personal injury protection benefits per individual, whichever is less, will be paid to a covered insured's executor or beneficiary if he or she dies due to accident-related injuries.

HOW MUCH PROTECTION DOES NO FAULT COVERAGE PROVIDE?

Total payments covered by PIP are limited to \$10,000.00 per person, per incident. The coverage limits you set in your Florida auto insurance quote refers to the maximum amounts that will be paid per accident.

PROPERTY DAMAGE LIABILITY

Florida law also requires drivers to carry a minimum of Property Damage Liability with a limit of at least \$10,000.00. If you or another covered driver is found to be at fault in an accident, Property Damage Liability coverage can be used for damage to the owner of the damaged property. Examples of covered include a fence, car, or home as well as associated legal costs.



ABOUT MORRIS & REYNOLDS INSURANCE

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