

What is Personal Injury Protection (PIP)?

- ▶ PIP pays for necessary medical expenses (up to a selected limit) due to a car accident, no matter if you were at fault or not.
- ▶ PIP also pays for loss of wages and loss of service expenses (i.e. house cleaning, yardwork) if your injuries prevent you from performing those tasks. The coverage limits vary based on which PIP option is chosen.

I have health and short-term disability insurance, do I still need PIP?

- Health insurance usually has deductibles and/or copays, PIP in WA does not.
- Your health insurance might have network and coverage limitations, whereas PIP usually doesn't. PIP may pay (when necessary) for health providers who are not accustomed to be paid by health insurance companies.
- You may be able to file a claim against both your disability policy as well as your PIP policy even if the combined exceeds your current income.