

PIP COVERAGE

The minimum amount of PIP is \$10,000.00 per person. Those benefits are paid by your own personal automobile insurance company. This is for medical treatment and lost wages. You do not have to seek permission from anyone and can see your own treating physician. When the case is settled, your insurance company has the right to subrogate or collect from the at fault insurance company.

With the rising cost of health care, the \$10,000.00 in Personal Injury Protection Benefits does not go very far. That's a problem. You purchase additional reparations benefit. You can raise your PIP limits up to \$90,000.00 in added reparations benefits which go toward the medical bills. If you do not have health insurance, you may want to consider calling your insurance carrier and adding additional PIP to your policy. PIP coverage is usually not expensive.

PRIMARY COVERAGE

Your PIP benefits are primary and should pay your medical expenses up to the first \$10,000. After your PIP benefits are exhausted, if you have health insurance, Medicare or Medicaid, will pay the remaining of your bills. Please keep in mind, that any medical expenses, your health insurance also has a right to recover the amount paid from your settlement.

INSURANCE COVERAGE

Burman Law will work with you to make sure that all insurance coverage available to you is maximized. Please make sure that you provide Burman Law with any insurance information or documentation that we request. DO NOT talk to any insurance adjuster, claims handler, or private investigator without notifying Mike Burman and discussing this directly. If any insurance adjuster, claims handler, or private investigator makes any kind of contact with you, please notify me immediately.

We have an approach with adjusters designed to achieve positive results in a majority of claims. We work closely with you to make sure all forms and claims are properly filled out and filed. In most cases, we already have the necessary forms and contacts. If you have any questions about your insurance coverage, please contact me.

PAYING THE BILLS

Burman Law will immediately determine what can be done to pay your bills. We will look at all types of insurance, including automobile insurance, disability insurance, health insurance, accidental death and injury insurance, and certain government programs.

In addition, Burman Law will explain how the different financial resources available to you will yield the most benefit over time. Burman Law can help you file the paperwork necessary to your case. In most instances, there is no charge for us to file your paperwork, and if there is a charge, we will confirm it to you in writing.

MAXIMIZING YOUR PIP BENEFITS

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WHAT ARE NO-FAULT BENEFITS?

Under Kentucky law, an injured person may collect Personal Injury Protection (commonly called PIP) benefits from the insurance company that covers the automobile they were traveling in, or in the case of a pedestrian, the automobile they were struck by. If the automobile you were in was uninsured, you may be able to collect PIP benefits from another source.

WHAT DO PIP BENEFITS COVER?

PIP benefits cover all reasonable and necessary medical bills incurred as a result of wreck related injuries. There is a limit on how much PIP benefits will cover, and in most instances, the limit is \$10,000. PIP benefits also cover lost wages. You need an off-work excuse from your doctor to recover weekly lost wage benefits.

MAXIMIZING PIP BENEFITS: A STEP BY STEP GUIDE

1. My staff will obtain an Application for No-Fault Benefits, a Wage and Salary Verification Form and an Attending Physicians Report. My staff will complete these forms for you to take to your employer and your doctor to sign.
2. After you have all three documents signed, bring back to my office and I will forward to your insurance company.

LOST WAGES

If your doctor takes you off work, I may reserve your PIP benefits for wage loss if your injury will keep you off work a long time. For your PIP carrier to pay your lost wages, your doctor must give you an off work excuse. When your doctor gives you a work excuse make sure to bring it by my office. Do not wait. Our office takes care of gathering your lost wages for a 15% fee.

MEDICAL BILLS

Tell the medical providers the name of your PIP insurance company. Give the address, claim number and adjuster and ask them to file all medical bills with that adjuster. If you receive an unpaid billing statement, please bring it to my attention; however, it is not necessary to copy me with all medical bills that you receive. Keep them in a safe place should you need them. If your PIP is reserved for wage loss, call me to discuss the next step.

OTHER INSURANCE COVERAGE

It may be necessary to coordinate your medical bills payable with PIP by using other sources, such as your personal health insurance and/or Medicare. These payors usually demand reimbursement on any medical bills paid on your behalf. This reimbursement could affect any settlement you receive.

ERISA

Certain company sponsored health plans fall under ERISA. These plans can have a dramatic impact on the amount you recover. Discuss ERISA plans with me early.

What should I do when I have a claim?

Here are some important things to do when you have a loss:

- Notify your insurance company promptly.
- Do not admit fault or discuss the accident with anyone other than the police and your insurance company.
- Obtain a police report—even if the loss or damage is minor.

What will happen after I have reported my claim? The Claim Representative will normally contact you within 24 to 48 hours.

If I have been injured in an auto accident, will my automobile policy pay for my medical expenses? Typically, reasonable and necessary medical treatment is covered under Personal Injury Protection (PIP) coverage of your automobile policy. Assuming you have Personal Injury Protection (PIP) coverage, the PIP coverage provides benefits for the driver and passengers in your vehicle and pedestrians struck by your vehicle.

What if my vehicle has been "totaled" ?

If your vehicle has been determined to be a total loss, you will be paid the actual cash value of the vehicle, established by conducting a local market survey less any applicable deductible.