

## **Personal Injury Protection: A Good Idea**

If you are like most people, you purchase automobile insurance to cover your liability exposure, repair damage to your car, and possibly to cover the costs of medical care in the event you are injured. You pay for the security of knowing that these items will be protected, regardless of whose fault the accident may have been.

But, have you ever thought about how serious injury would affect your life? If you were hurt, would you still be able to earn a living? Care for your family? Run your household?

Many people believe their auto or health insurance will automatically cover their lost wages and medical bills if they are hurt in an automobile accident. Not so.

There's a well-kept secret in the insurance world, and its name is PIP: Personal Injury Protection. It's time for every driver to take advantage of it.

Personal Injury Protection is an automobile insurance endorsement which covers income loss, household services and medical care. This coverage is available regardless of fault, and PIP covers family members in your vehicle, others' vehicles, and even as pedestrians. Most health insurance policies are inadequate. Many require out-of-pocket expenses such as co-pays and deductibles, and most do not cover all types of healthcare treatments or may seriously limit the amount of care. PIP benefits are guaranteed to last at least three years for medical expenses. PIP is a safety net that fills the gaps in your health insurance. PIP covers a percentage of lost wages, and helps cover household expenses you may incur due to injury - expenses such as child care or house cleaning. Combining PIP coverage and medical coverage (a technique pioneered by this firm) better provides you with the full coverage you may need.

Dollar for dollar, PIP insurance is one of the wisest insurance purchases you can make. The premiums are reasonable and the

payments can make a difference in your quality of life after an accident.

Washington State residents are fortunate because the law mandates insurance carriers to offer PIP as part of every automobile insurance policy. Don't turn your back on this little-used but cost-effective coverage. Ask your insurance agent about PIP insurance. If you already have PIP, then consider increasing the coverage amount. It could be the investment of a lifetime.