

Legal Briefs

A LEGAL NEWSLETTER FOR
FRIENDS AND FAMILY



Graham Lundberg & Peschel Founded 1979

WHAT IS PIP AND DO YOU HAVE IT?

By Tara L. Eubanks

We Appreciate Referrals

Please feel free to refer any family members or friends should they need any legal services. A referral from you is one of the best compliments our office can receive. Consultations are complimentary.

Personal Injury Protection (PIP) should be a part of your auto insurance policy. It is designed to take care of you immediately after an accident. PIP covers medical bills, a portion of your weekly lost wages, and some household chores and services that you would normally do yourself. The minimum PIP coverage for medical bills and lost wages is for 3 years or \$10,000.00, whichever ever comes first, but some policies may have higher limits. PIP is important because it does not limit the type of care you may seek or from whom you may seek it, i.e., it will pay for chiropractic and massage therapy; whereas medical insurance policies will restrict the health care providers you can see or the number of treatments you can have.

If you have not rejected PIP coverage in writing, then you are deemed to have it on your policy. In order to find out whether you have PIP, you should look at the declaration page of your policy to see if it is indicated. If you do not have your declaration page, then you should call your insurance agent and ask if you have PIP.

If you are told that you do not have PIP, **ASK FOR A COPY OF THE SIGNED WAIVER.** If the insurance company is unable to produce the signed waiver, then they must extend PIP coverage in the amount of \$10,000.00, the minimum amount allowed in Washington.

There are some unique situations where a person may be entitled to PIP coverage but is unaware of it. First, if you are driving someone else's vehicle and that vehicle is covered by an insurance policy that has PIP, then you will be covered under that policy. Second, if you are a passenger in someone else's vehicle and that vehicle has PIP on its policy, then you will be covered under that policy. Finally, if you are a pedestrian or bicyclist and struck by a motor vehicle, you are entitled to make a claim for PIP benefits under the insurance policy of the car that hit you. In all of these situations, the other person's PIP is considered to be primary – it will pay first. Then, if the coverage runs out under their policy, you may make a claim for PIP benefits under your own policy, if available.

WE HAVE A NEW LOOK

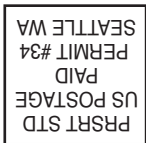
Check us out at our website: www.glpattorneys.com. Our new website has detailed biographies of our attorneys, access to our newsletters, what's new in the firm, testimonials, news and press releases regarding our firm and a section on Landmark Cases we have worked. You will learn how GLP is involved with healthcare providers with Continuing Educational Seminars devoted to assisting the healthcare providers through the insurance maze.

And of course, as always, you may contact us directly from the site. Please check out our new site and let us know what you think.

Address Service Requested

500 John Street
Seattle WA 98109

Attorneys at Law



Free Consultation: 1-800-422-4610 | Visit our Web site: www.glpattorneys.com



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We are in your neighborhood!

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Martha McDonald
Charles Quackenbush
Melanie Shotts
Julia Tyabji

FREE ACCIDENT VICTIM'S WORKSHOP

How to Get a Fair Settlement From the Insurance Company

When: Thursday, April 12, 2007
5:30 pm – 8:00 pm

Where: Olympic Room, Givens Comm. Center
1026 Sidney Ave., Port Orchard, WA

Kenneth B. Golden is the Managing Partner for the South Sound Offices of Graham Lundberg & Peschel. Over 20 years of practice, Ken has successfully guided hundreds of clients through the insurance claims process, and taken countless cases through trials and arbitrations as he vigorously pursues the rights of injured victims in personal injury matters. He has had numerous successes include a \$1.5 million recovery against an automobile manufacturer, a \$600,000 recovery for the estate of a homeless man injured in a motor vehicle collision, \$500,000 verdict against a tavern that over served a patron, and many other six-figure recoveries for his clients.

Ken will take you step-by-step through the insurance claims process, and outline what you can do to maximize the recovery you receive for your damages.

For more information on this free seminar please see our website at www.glpattorneys.com or call 800-273-5005.

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Tacoma	253-627-7701

Or Call Toll Free North Puget Sound area including King and Snohomish Counties:

800-422-4610

South Puget Sound area including Pierce, Kitsap, Thurston and Mason Counties:

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