

WHAT IS

Personal Injury Protection?

Personal Injury Protection is coverage under your auto insurance policy that should pay your medical bills, wage loss, and household services after an automobile-related injury.

PIP BENEFITS:

- **PIP** pays medical bills for 3 years or \$10,000 (or more, depending on your policy).
- **PIP** pays a portion of your lost income for missing work after a collision.
- **PIP** pays reimbursement for loss of essential services.
- **PIP** does not have a deductible or co-pay requirement.
- **PIP** is no-fault, so it does not matter who caused the collision, you're covered!
- **PIP** must be included in your policy unless you rejected it, in writing.
- **By Law**, your insurance company cannot raise your rates for using PIP.
- **By Law**, your insurance company cannot cancel your policy for using PIP.

Use Your PIP Benefits!

Open your PIP claim immediately after a collision.

You shouldn't have to pay expensive medical bills out of your own pocket.

Use your PIP benefits, that is why you paid premiums to your insurance company.

DO NOT PANIC!

Meet with one of our experienced attorneys and learn more about PIP coverage and your rights when you are injured.



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A STEP-BY-STEP GUIDE TO Opening Your Claim:

1. Call your insurance company to **report the accident**.
2. Ask your insurance company to **confirm you have PIP** and the amount of coverage.
3. Get your **claim number**, along with the **address** and **phone number** for the claims office.
4. Call the claims office and **speak to the adjuster** assigned to your claim.
5. Ask the adjuster to mail a **PIP Application, Attending Physician's Report** and **Salary Verification Form** to you as soon as possible.
6. Upon receipt, complete the **PIP Application** and return it to your adjuster as soon as possible.
7. Give the **Attending Physician's Report** to your doctor to complete and return to your adjuster.
8. **If you have missed work:** Give the **Salary Verification Form** to your employer to complete and return to your adjuster.
9. Provide your **claim number, adjuster name, claim office address** and **phone number** to all of your health care providers.
10. Instruct all of your healthcare providers to **bill your PIP directly**, and to include copies of their chart notes and/or reports for each treatment you receive.



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