Personal Injury Protection (PIP) Benefits Explained

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Personal Injury Protection (PIP) Benefits in Motor Vehicle Accidents

What is PIP?

If you have been injured in an auto accident as a driver, passenger, or as a pedestrian, Personal Injury Protection (PIP) benefits are available through your insurance company, or if you were a pedestrian the drivers insurance company would provide PIP benefits. If you were working at the time of the accident then you would seek workers compensation instead of PIP benefits.

For Massachusetts insured drivers, PIP is offered by the insurance company regardless of who was at fault for the accident. This coverage helps with initial medical expenses, lost wages, household services, and if needed, funeral costs.

What Types of Expenses Do PIP Benefits Cover?

After suffering from a personal injury due to an auto accident, related and necessary medical expenses are covered within the two years following the accident. Emergency room, doctor visits, chiropractic care, and physical therapy are some of the treatments that you may need after an injury.

PIP will cover lost wages caused by the accident if you are disabled from performing your duties. You must provide a doctors note stating the time period of your disability and whether you are partially or totally disabled from work. PIP will pay three quarters of your average weekly rate from the previous year leading up to your accident. This benefit is tax free for you but will not be paid if your employer continues to pay you after the accident.

PIP will also pay for any ordinary and necessary household services that you would normally perform for yourself but are not able to perform due to your injury.

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Funeral expenses are covered by PIP in the event that there is a death due to the accident.

What Amount of Coverage is Provided by PIP Benefits?

In Massachusetts PIP benefits may provide payment of up to $8,000. If you have health insurance only the first $2,000 will go toward your medical expenses. After that $2,000 is exhausted your health insurance is then billed for the remainder of your treatments. Any amounts that are not covered by your health insurance can then be submitted to PIP which will be responsible for the balance up to the remaining $8,000.

If you have been injured in an auto accident as a driver, passenger, or as a pedestrian, Personal Injury Protection (PIP) benefits are there to help you through this time. The ability to pursue PIP benefits is only one reason why it is beneficial to have an attorney to assist you if you have been injured in a car accident. If you have been injured in a car accident please call our office at 508-880-6677 for your free case consultation.