

Our Personal Injury Protection (P.I.P.) Policy

What is P.I.P.?

Personal injury protection (PIP) provides coverage for you and your passengers in the event of an auto accident, regardless of who is at fault. Most people assume that health insurance will cover all of their medical expenses regardless of what happens. Unfortunately, this is not the case. As a rule, medical insurance will pay for injuries only if no other insurance will cover the loss.

In many states, including Texas, PIP coverage is mandated as a part of state minimum auto insurance. The minimum PIP coverage in Texas is \$2,500.00. If you decide to reject PIP coverage, you must sign a PIP rejection form. If you're involved in an accident and your insurance company can't produce a signed rejection form, you'll be allowed \$2,500 in PIP benefits automatically.

How Do You Use PIP?

Simply contact your insurance company and let them know that you would like to open a claim under your PIP benefits and verify your PIP coverage amount. Give the claim number, claims adjuster's name and contact info to our office and we will handle the rest. Remember, if your insurance company tells you that you don't have PIP coverage, ask them to produce the signed document stating that you rejected PIP benefits.

What If You Are Hurt in an Accident That Wasn't Your Fault?

It is our office policy to file a PIP claim on your behalf, regardless of whether or not you were at fault. In a few cases, our patients have told us that they don't want to make a claim on their own insurance policy because the accident was not their fault. They fear that their insurance rates will go up. Fortunately, in Texas, Insurance rates can only be increased for using PIP if it is used 3 times in a 12 month period.

If you have any questions regarding our PIP policy or need any assistance in dealing with the insurance company, please do not hesitate to ask. We've been doing this for over 22 years!

I have read and understand the policy of Advantage Chiropractic & Rehabilitation regarding PIP

Patient Signature

Date