



**TailoredRisk**  
Insurance Advisors



# FLORIDA PIP SUMMARY

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5150 Tamiami Trail North (Suite 403), Naples, FL 34103  
TailoredRisk Insurance Advisors, LLC



239-350-4906



[www.tailoredriskia.com](http://www.tailoredriskia.com)



[info@tailoredriskia.com](mailto:info@tailoredriskia.com)

## Florida Automobile – Personal Injury Protection (PIP)

The insurance is a type of no-fault coverage – that is, regardless of who is at fault for a motor vehicle accident, each driver involved is responsible for paying for their own injuries. PIP coverage works by providing the policyholder with coverage benefits after an accident regardless of who caused the accident. Drivers are barred from filing a claim or lawsuit against the at-fault driver for benefits.

PIP insurance **pays for 80% of your reasonable medical bills**, including medical, surgical, dental, ambulance, rehabilitative, eye glasses, hearing aids and prosthetic devices. It covers **60% of your lost income and/or earning capacity as a result of an accident**. This means that you have to recover the remainder of your expenses from the driver who is at fault in the accident. PIP also pays for replacement services incurred as the result of an automobile accident, such as maid service, lawn care, etc. as well as a death benefit up to \$5,000. **The maximum payable under PIP coverage is \$10,000, unless the policy affords a higher amount.**

**Deductible** – You may reduce your PIP premium if you choose deductible options (\$250 to \$2,000).

**Rejection of Work Loss Coverage** – If you are retired or unemployed, you may eliminate the work loss coverage, which normally pays 60% of lost wages, subject to the \$10,000 maximum, as the result of an automobile accident.

### PIP Options to Consider

**Extended PIP** – Extends your medical benefits for you and your family members, still subject to the \$10,000 maximum, **to cover 100% of your medical bills and 80% of work loss as the result of an auto accident.**

**Additional PIP Coverage** – If you choose to purchase extended PIP coverage, **you may also increase the \$10,000 maximum benefit to \$25,000, \$40,000 or \$90,000.** Under this option, **you may also exclude Work Loss coverage for you, your spouse and family members.**

**Broadened PIP** – If someone else who is not a family member regularly operates your car, you may add that person as an additional insured to receive the same PIP benefits as if he were a family member. That person may also purchase additional PIP coverage.