

Auto Accidents and Personal Injury Protection in Florida

COCOA, FLORIDA, UNITED STATES, June 26, 2023 /EINPresswire.com/ -- In the State of Florida, it is required by law that every motor vehicle insurance policy include what is commonly referred to as PIP coverage.

PIP stands for Personal Injury Protection, and it is insurance that covers the driver, passengers, and household members in the event of a [motor vehicle accident](#), regardless of fault. It will also provide coverage for an individual injured while operating the motor vehicle who is not in a motor vehicle of their own, such as a pedestrian or bicyclist. Florida Statute 627.736 requires that an insurance company provide a minimum of \$10,000.00 in PIP coverage for medical and disability benefits and \$5,000.00 for death benefits.



Personal Injury Protection

However, to be eligible to receive PIP coverage, one must seek medical attention within the first fourteen (14) days of the accident.

The initial medical care must be from a physician, dentist, chiropractic physician, or hospital facility. A physical therapist, massage therapist, or acupuncturist, among others, does not qualify. If you seek medical attention within that time from an authorized provider, your PIP coverage will pay for or reimburse for "eighty percent of all reasonable expenses for medically necessary medical, surgical, X-Ray, dental, and rehabilitative services, including prosthetic devices and medically necessary ambulance, hospital, and nursing services if the individual receives initial services and care" up to \$10,000.00. Florida Statute 627.736(1)(a).

There are, however, some exclusions to this coverage.

PIP will not be eligible to a person who does not seek coverage within the first fourteen (14) days after the accident, a person who intentionally harms him or herself, a person injured while committing a felony, or if the person injured was in a vehicle owned by the insured that was not insured under the policy and was driven by another party without the consent of the insured.

It is very important to seek medical attention immediately after an accident, even if one does not feel pain immediately. Some injuries do not show symptoms immediately, and if there is a delay in seeking treatment, one could be barred from receiving PIP coverage.

There are strict deadlines that must be adhered to when pursuing a personal injury claim. If involved in an [auto accident](#) and have questions, contact [Florida Personal Injury Lawyer](#) for a consultation.

Legal Eagles

Mario Gunde Peters & Kelley

+1 321-631-0506

admin@legal-eagles.com

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