

Common Questions asked by our Patients about their Auto Policy

PERSONAL INJURY PROTECTION COVERAGE (PIP):

Most Insurance Advisors recommend selecting **Personal Injury Protection Coverage (PIP)** as **Primary** & your Health Insurance as secondary coverage. PIP as Primary doesn't limit the health coverage for Injuries sustained in a Motor Vehicle Accident.

The effects of a car crash injury are not fully known until weeks, months or even years after the accident. To protect the Health and Welfare of our patients as it relates to a Motor Vehicle Accident, we recommend **Personal Injury Protection Coverage (PIP)** as **Primary & FULL TORT** on their Auto Insurance Policy.

LIMITED TORT VS FULL TORT

When Selecting **FULL TORT**, you retain the right to legally pursue the negligent party for pain and suffering as a result of an accident, regardless of the severity of your injury. Limited Tort is a less expensive option because you agree to restrict your ability to pursue liability for pain and suffering unless you sustain a catastrophic injury. Limited Tort coverage could leave the injured party liable for bills from an accident that they did not cause.

Unfortunately, too many NJ drivers are not aware of the rights they legally lose when selecting Limited Tort until it's too late. Limited Tort restricts the driver from pursuing further legal claims unless it falls into these categories:

- Displaced fracture
- Loss of limb
- Serious scarring and disfigurement
- Loss of fetus
- Permanent injury (for this, you will need a certification of Permanent injury for your doctor.)
- Death



For questions about your Auto Policy please email Brittany Kerper at: Bkerper3@gmail.com