

Personal injury protection, or PIP, is auto insurance coverage that pays for medical expenses from car-related injuries, no matter who is at fault. While PIP coverage is offered in 17 states and Washington, D.C., only 12 of those states require all drivers to carry a minimum amount of personal injury protection.PIP insurance is meant to cover any injuries you sustain from a crash, regardless of who is at fault, and includes other benefits as well. Depending on your state, PIP could help pay for:Medical bills and expenses that arise from a car crash.Lost wages if you are unable to work due to injuries sustained from an accident.Services you can no longer perform because of an accident, such as house cleaning or child care. Funeral costs if an injury sustained from an accident leads to death. A small death benefit as a cash payout. Depending on where you live, your PIP policy may have an insurance deductible, which is the amount you're responsible for covering toward the cost of a claim. Your insurance company typically subtracts your deductible from your payout.PIP generally covers the policyholder and family members in the vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured while riding in someone else's car, or if you're injured by a vehicle and others who are driving the car with permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. Your PIP may also cover you if you're injured by a vehicle and the permission. You was also cover you if you're injure insurance cover?Personal injury protection is sometimes called "no-fault insurance." The name is a reference to states with "no-fault" laws, such as Florida, Michigan and New York. These laws prohibit injured drivers from suing at-fault drivers after an accident unless their injuries are severe or their medical expenses are higher than their state's minimum requirement to sue."No-fault" states require every driver to have a minimum amount of PIP. This is intended to keep the cost of auto insurance?You can purchase PIP insurance in 17 states, as well as Washington, D.C. Twelve states required drivers to carry a minimum amount of PIP, while a few others offer it as an optional add-on to your policy. Drivers in 12 states are required amount varies by state. Use the table below to see if you need personal injury protection in your state, and what the minimum amount is.Minimum PIP coverage requiredFive states plus Washington, D.C., offer personal injury protection as an optional add-on or allow drivers to waive it in writing. Use the table below to see how these states handle PIP coverage. \$10,000 required, but can be waived in writing. \$2,500 required, but can be waived in writing. waived in writing.\$10,000 required, but can be waived in writing.Medical payments coverage, better known as MedPay, pays for medical expenses from crash-related injuries regardless of fault. But it doesn't offer the additional financial benefits that PIP does, like covering lost wages, funeral costs, child care or housecleaning expenses.MedPay is also an optional coverage. Some states, such as Florida and Massachusetts, allow insurers to offer both PIP and MedPay.» MORE: Understanding medical payments coverage Personal injury protection is a type of auto insurance coverage, while liability insurance can be on many types of insurance policies, including auto, homeowners, renters and condo insurance.PIP pays for your medical care if you're injured in an accident, regardless of who is at fault. On the other hand, liability insurance does not pay for your own injuries or for damage to your property. PIP is required in a few states, while auto liability insurance is required in most states. To learn how PIP insurance compares to other types of car insurance. If you live in a state where personal injury protection is required, you will still need PIP even if you have health insurance. If you live in a state where PIP coverage is optional, you should consider the extent of your health care coverage before purchasing personal injury protection. If you have limited health insurance deductible, personal injury protection may be a smart choice for you. How do I file a PIP claim? Ask your insurer how to open a claim and follow the steps the company outlines. Be sure to keep track of your claim number. If you receive any health care before your claim is processed, keep track of all receipts and bills. You may need to send them to your insurer. Should I buy personal injury protection insurance? Your situation will be unique, but there are two important factors to keep in mind. If you live in a state where personal injury protection is optional, think about: Your health care coverage or high deductibles, or if you have gaps in your health care coverage. Your ability to cover lost wages if you are in an accident and have to miss work. If you have gaps in your health care coverage or high deductibles, or if you have gaps in your health care coverage or high deductibles, or if you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have gaps in your health care coverage or high deductibles, or if you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. If you have concerns regarding how lost wages if you are in an accident and have to miss work. 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If you live in a state where PIP coverage is optional, you will still need PIP if I have health insurance? If you live in a state where PIP coverage is optional, you should consider the extent of your health care coverage before purchasing personal injury protection. If you have limited health care coverage or a high health insurance deductible, personal injury protection may be a smart choice for you. How do I file a PIP claim?Ask your insurer how to open a claim and follow the steps the company outlines. Be sure to keep track of your claim number. If you receive any health care before your claim is processed, keep track of all receipts and bills. You may need to send them to your insurer. Should I buy personal injury protection is optional, think about: Your health care coverage. Your ability to cover lost wages if you are in an accident and have to miss work. If you have gaps in your health care coverage or high deductibles, or if you have concerns regarding how lost wages could affect your financial health, then PIP might be a good option for you. Ben Moore is a former assistant assigning editor and spokesperson who joined NerdWallet as a writer in 2020. An auto insurance authority, his past work has been featured in The Associated Press, The Chicago Sun-Times, MarketWatch, Nasdaq and Yahoo News. Ben has been quoted in Martha Stewart and Real Simple magazine, and he has appeared on local broadcast television. See full bio. Editorial Note: We earn a commission from partner links on Forbes Advisor. Commissions do not affect our editors' opinions or evaluations. Personal injury protection (PIP) is a type of car insurance that pays for medical expenses, lost wages and other related costs if you or your passengers are injured in an auto accident—regardless of which driver is at fault. PIP is mandatory in some states under "no-fault auto insurance" laws, which limit your ability to sue for crash-related injuries. In states where it's optional, PIP can still be a valuable part of a car insurance generally covers: The main goal of PIP is to provide prompt payment for auto accident injuries. Because PIP claims are paid regardless of who caused the accident, there's no waiting around for a liability claim or lawsuit against someone else to be resolved. What Is Not Covered by Personal Injury Protection? PIP insurance does not cover: Bodily injuries to the other driver and their passengers. Injuries in an accident if you are driving for work purposes. Injuries from an accident while you were committing a crime. Damage to someone else's property. Damage to your vehicle. Do I Need Personal Injury Protection? Some states and not available in others. In states and not available in others. In states where PIP is optional, it's generally a good coverage to have. That's because PIP can help cover expenses, such as your health insurance deductible, lost wages and replacement services for tasks you cannot perform due to your injuries, such as child care or house cleaning. Personal Injury Protection Requirements by State PIP is required in 15 states. Among these, 12 states mandate PIP through "no-fault insurance" laws, which generally require you to make smaller injury claims on your own PIP insurance. The other three states require PIP but lack "no-fault insurance" laws. Additionally, PIP is optional coverage in four states and the District of Columbia and is unavailable in other states. No-Fault States Where PIP is Required States that require PIP as part of no-fault car insurance are: Other States Where PIP Is Required Other states that require PIP: States Where PIP is optional States where PIP is optional: Arkansas Connecticut District of Columbia Texas Washington Helping You Make Smart Insurance Decisions Get Forbes Advisor's ratings of the best insurance companies and helpful information on how to find the best travel, auto, home, health, life, pet, and small business coverage for your needs. PIP in Your State Find more information here for states where PIP is available, including details on when you can sue someone in no-fault states. This is typically called the lawsuit "threshold." Average PIP claim amounts are from the National Association of Insurance Commissioners' Auto Insurance Database Report. Arkansas PIP is optional in Arkansas. Average PIP claim: \$13,352. Who's covered: You and household if they don't have their own PIP coverage; and pedestrians and cyclists struck by your car. Details: You can reject PIP in writing if you don't want it. In Arkansas, PIP is broken up into three coverages, and you can buy any or all: Medical expenses), lost wages and death benefits. Connecticut PIP is optional and called basic reparations coverage in Connecticut Average PIP claim: \$8,084. Who's covered: You and relatives living with you who are injured or killed in a car accident. Details: In Connecticut you can choose basic reparation insurance or medical expenses, lost wages, replacement services, funeral expenses and survivor benefits. Delaware PIP is required in Delaware policy who are hit by a non-Delaware vehicle or struck as pedestrians by an out-of-state car; and any pedestrian struck by a Delaware vehicle. Details: Delaware requires \$15,000 in PIP per person and \$30,000 per accident. In addition, \$5,000 for funeral expenses is included in PIP. District of Columbia PIP is optional in Washington, D.C. Average PIP claim: \$7,901. Who's covered: People with PIP insurance or occupants of vehicles owned by those with PIP. Details: PIP in D.C. covers medical bills and rehabilitation; loss of income due to the accident; replacement services for personal and family tasks you can't perform, up to three years after the date of the accident; and funeral benefits up to \$4,000 per victim. Florida Average PIP claim: \$8486. Who's covered: You and relatives in your household, others who drive your car, passengers in your car, and pedestrians struck by your car. Details: Florida PIP covers 80% of necessary medical costs, including ambulance, doctor bills, surgery, X-rays, ambulance, d Death benefits are \$5,000 per person and are in addition to the medical and disability benefits. When can you sue a driver in Florida who caused the accident? You can sue another driver if you have one of these serious injuries: Significant disfigurement. Bone fracture. Permanent limitation of use of a body organ or member. Significant limitation of use of a body function or system. Substantially full disability for 90 days. Hawaii PIP is required in Hawaii Average PIP claim: \$5,622. Who's covered: Any owner, driver or occupant of a vehicle involved in a crash, any pedestrian or bicyclist, and any moped user. Details: Hawaii requires at least \$10,000 in PIP coverage per person. PIP covers expenses for medical, dental, hospital, ambulance, medical equipment, X-ray and psychiatric services. In Hawaii, PIP also covers naturopathic medical expenses are over \$5,000. Kansas PIP is required in Kansas Average PIP claim: \$4,843. Who's covered : You, relatives in your household, anyone driving your car, passengers in your car and anyone struck by your car while not riding in it. Details: Here's how Kansas breaks down the minimum PIP benefits required by law. \$4,500 per person for medical expenses. \$900 a month for one year for disability/loss of income. \$25 a day for in-home services for up to a vear. \$2,000 for funeral, burial or cremation. \$4,500 for rehabilitation expenses. Survivor benefits: Disability/loss of income up to \$900 a month for a vear. Medical benefits in Kansas include costs for doctors, psychologists, surgery, X-rays, dental services, prosthetic devices, ambulance, hospital and nursing services. When can you sue a driver in Kansas who caused the accident? You can sue if your medical bills are over \$2,000 or if there is one of the following: Permanent disfigurement. A fracture to a weight-bearing bone. A compound, comminuted, displaced or compressed fracture. Loss of a body part. Permanent injury. Permanent loss of a body part. in Kentucky Average PIP claim: \$5,932. Who's covered: Any person injured in a vehicle that has PIP coverage, or any pedestrian struck by the vehicle. Details: The minimum Kentucky PIP coverage is \$10,000 for medical expenses, lost wages up to \$200 per week, replacement services and survivor's benefits. When can you sue a driver in Kentucky who caused the accident? If medical expenses are over \$1,000 or there's a broken bone, injury or death. Maryland PIP is required in Maryland Average PIP claim: \$3,008. Who's covered: You and any family member in your vehicle, any passengers in your vehicle, and anyone in or on a at the time of the accident, PIP can cover replacement services if they were caring for a household member, such as a child. Massachusetts PIP is required in Massachusetts PIP is required in Massachusetts PIP is required in Your car and pedestrians hit by your vehicle. Details: You must buy \$8,000 in PIP in Massachusetts, which will cover medical expenses, replacement services such as child care, and 75% of lost wages if you can't work due to the accident. In Massachusetts, the first \$2,000 in medical bills is paid by PIP; after the \$2,000 mark, your health insurance plan becomes the primary payer and PIP When can you sue a driver in Massachusetts who caused the accident? You can sue if your medical bills are more than \$2,000 or if you suffered permanent and serious disfigurement, a fractured bone, or substantial loss of hearing or sight. Michigan PIP is required in Michigan Average PIP claim: \$95,752. Who's covered: All family members living in your household. This includes times when family members are injured in someone else's car or hit when they are pedestrians. Motorcyclists who are injured in your car or as pedestrians hit by your car. Details: Under Michigan's insurance reform law (which took effect in July 2020), drivers can choose between unlimited medical coverage or lower limits for PIP. Previously, all drivers could receive unlimited lifetime medical benefits for car accident injuries. However, Michigan's PIP claims still remain extraordinarily high, averaging over \$80,000. Michigan drivers now have a choice of: The unlimited medical benefits that have been offered previously. \$50,000 limit. \$250,000 limit with medical exclusions (possible for household members who have health insurance that covers an auto accident). \$50,000 limit with medical exclusions (possible for household members who have health insurance that covers an auto accident). Selecting a PIP limit is crucial when buying a Michigan auto insurance policy. Otherwise, you'll be automatically given unlimited medical benefits—and charged the increased price that comes with it. Even if you choose the PIP medical opt-out or the \$250,000 limit with medical exclusions, PIP will still be part of a Michigan auto insurance policy to cover lost wages, replacement services and funeral and burial costs. Also, be aware that auto insurers in Michigan can apply a deductible to PIP claims, meaning you'll have to pay the deductible amount toward medical bills before insurance pays. cause serious impairment of body function, permanent serious disfigurement or death. Minnesota Average PIP claim: \$11,176. Who's covered: You and any relative who lives with you if they don't have their own PIP policy. Your PIP also covers anyone who is driving or riding in your vehicle if they don't have their own PIP policy. Also covered are pedestrians struck by your vehicle who don't have their own PIP. Minnesota PIP does not apply if you're hit by a vehicle which includes \$20,000 for medical bills and \$20,000 for non-medical expenses per person, such as lost wages. When can you sue a driver in Minnesota who caused the accident? When medical expenses are more than \$4,000 or the accident results in permanent disfigurement, permanent disfigureme insurance policy. Details: New Jersey requires at least \$15,000 in PIP coverage. You can collect up to \$250,000 for certain injury, spinal cord injury or disfigurement. According to the New Jersey Department of Banking and Insurance, most New Jersey driversbuy \$250,000 in PIP. When can you sue a driver in New Jersey who caused the accident? If you buy a "standard" auto insurance policy, you'll choose "limited," which costs less, you can only sue for pain and suffering if there's: loss of a body part, significant disfigurement or significant scarring, a displaced fracture, loss of a fetus, permanent injury or death. Choosing "limited" only affects your right to sue for pain and suffering, not medical bills and lost wages. New York Average PIP claim: \$14,736. Who's covered: Anyone injured in your car, and also pedestrians injured by your car. Details: New Yorkers can buy up to \$50,000 in PIP to cover: medical and rehabilitation costs; 80% of lost earnings from work up to a \$2,000 per month for up to three years from the date of the accident; up to \$25 a day, for up to a year from the date of the accident; up to \$25 a day. transportation to medical treatment). In addition to the \$50,000 limit, New York PIP has a \$2,000 death benefit. When can you sue a New York driver who caused the accident? You can sue when your costs are more than \$50,000 or when you have "serious injury" from the accident, which New York law defines as death; dismemberment; significant disfigurement; a fracture; loss of a fetus; permanent loss of use of a body organ, member, function or system; permanent consequential limitation of use of a body function or system; or an injury or impairment of a non-permanent nature which prevents you from performing substantially all of the material acts that constitute your usual and customary daily activities for not less than 90 days during the 180 days immediately following the injury or impairment. North Dakota Average PIP claim: \$8,388. Who's covered: You or a relative or anyone else injured while occupying your vehicle, or injured as a pedestrian and struck by a vehicle or motorcycle. Your PIP insurance also applies to anyone else injured inside your vehicle, and any pedestrian struck by your vehicle. Details: North Dakota drivers must buy at least \$30,000 in PIP coverage. You can buy "excess no-fault benefits" for up to \$80,000 in coverage. When can you sue a North Dakota driver who caused the accident? You can sue if your medical bills are more than \$2,500 or you sustained serious injury. North Dakota PIP law defines serious injury as death, dismemberment, or disability beyond 60 days. Oregon PIP is required in Oregon Average PIP claim: \$6,698. Who's covered: You, members of your family living with you, children not related to you who you're raising, any passengers injured in your vehicle. Details: The minimum PIP coverage in Oregon is \$15,000 and pays for medical, hospital, dental, surgical, ambulance and prosthetic expenses that you have within two years after the date of the injury If you can't work due to the accident for at least 14 days, PIP will cover 70% of lost wages, up to a maximum payment of \$3,000 per month and a total maximum payment of \$3,00 services, up to 52 weeks. Parents of minor children can get \$25 a day for child care, up to \$5,000 for funeral expenses. When can you sue an Oregon is not a traditional no-fault state, so you can sue a driver for medical expenses, lost wages and pain and suffering anytime Pennsylvania PIP is optional in Pennsylvania Average PIP claim: \$4,069. Who's covered: PIP in Pennsylvania covers you, relatives who live with your car. Details: The minimum PIP coverage you must buy in Pennsylvania drivers can choose either full or limited tort. With a full tort auto insurance policy, you have unlimited rights to sue another driver. Limited tort costs less and you can still sue someone for medical expenses after an accident, but you won't be able to sue them for pain and suffering unless you have a "serious" injury. When can you sue a Pennsylvania driver who caused the accident? If you have a "limited tort" policy you can sue if you suffered serious impairment to a significant bodily function or if you were injured as a pedestrian, injured as a pedestrian, injured as a pedestrian, injured as a pedestrian, injured as a pedestrian or if you were injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you were injured while on a motorcycle, injured as a pedestrian or if you passengers of your car. Details:PIP in Texas works differently than in other states. If a Texas driver crashes into you, you'll first make injury and lost wages claims on their liability insurance for the remaining bills. Your auto or health insurance company will use either PIP, medicae driver crashes into you, you'll first make injury and lost wages claims on their liability insurance for the remaining bills. payments coverage, or your policy's uninsured/underinsured motorist coverage to pay the difference. Texas PIP will pay up 80% of lost income if you can't work because of the accident. But PIP payment limits include both medical bills and lost wages[ax], and Texas PIP will pay up 80% of lost income if you can't work because of the accident. But PIP payment limits include both medical bills and lost wages[ax], and Texas PIP will pay up 80% of lost income if you can't work because of the accident. But PIP payment limits include both medical bills and lost wages[ax], and Texas PIP will pay up 80% of lost income if you can't work because of the accident. claim: \$2,915. Who's covered: You, your passengers and pedestrians hit by your vehicle. Details: Utah drivers must have at least \$3,000 in PIP coverage for lost wages, \$1,500 for funeral expenses and \$3,000 in PIP coverage for medical bills, coverage for lost wages, \$1,500 for funeral expenses and \$3,000 in PIP coverage for medical bills. than \$3,000 or the accident caused death, dismemberment, permanent impairment, or permanent disfigurement. Washington PIP is optional in Washington state Average PIP claim: \$6,565. Who's covered: You, relatives in your household, stepchildren and foster children, any passengers in your car, and pedestrians struck by your car. Details: The minimum PIP coverage in Washington will include coverage limits of: \$10,000 for medical expenses for each person, \$200 a week to pay for services you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum), \$200 a week to pay for services you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. 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The maximum PIP coverage you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can't perform (\$5,000 total buy in Washington is \$35,000. Buying PIP in Washington doesn't limit your ability to sue a driver who caused an accident. PIP will give you an easy way to make injury protection coverage, you have no choice but to buy it. If PIP is optional where you live, you might choose to decline it if you have a good health insurance plan that you'd use for car accident injuries. Still, PIP has some perks that health insurance won't offer, such as reimbursement for lost wages and payments for services you can't do, such as reimbursement for lost wages and payments for services you can't do a reimbursement for lost wages and payments for services you can't do a reimbursement for lost wages and payments for services you can't do a reimbursement for lost wages and payments for services you can't do a reimbursement for lost wages and payments for services you can't do a reimbursement for lost wages and payments for services you can't do a reimbursement for into a car accident. For example, if you cause an accident that results in injuries to others, you'll need to tap the bodily injury portion of your legal costs, settlements and judgments if you are sued because of a car accident. With so many choices for car insurance companies, it can be hard to know where to start to find the right car insurance. We've evaluated insurers to find the best car insurance companies, so you don't have to. Personal Injury Protection Frequently Asked Questions (FAQs) PIP covers you and your passengers' medical costs and other expenses (such as lost wages), no matter who is at fault for the accident. In contrast, bodily injury liability insurance covers medical expenses for injuries to others if you're at fault for an accident. PIP is required in 15 states, optional in other states and unavailable in others. Bodily injury liability insurance is a portion of your car to buy all states if you buy all states when you buy an auto policy. You're mandated to have PIP in 15 states as part of your car insurance. In some other states, PIP is optional, and in others, it's unavailable. If you have PIP, you typically file a claim with your own car insurance extern set as part of you have PIP in 15 states as part of you have health insurance. In some other states as part of you have PIP in 15 states as part of your car insurance extern set as part of you have extern set as part of your car insurance insurance company, no matter who caused the accident. Your insurance company will cover your injury-related expenses, up to the policy limits. If your passengers are injured, the rules can vary by state. For example, some states might require passengers who have their own auto policy to file a claim on their policy for PIP coverage. It usually doesn' make sense to buy both medical payments coverage (MedPay) and PIP since you would be paying for redundant coverage. MedPay and PIP are similar in that they both pay for medical expenses for you and your passengers, no matter who caused the accident. But PIP insurance includes more benefits. MedPay does not cover lost wages or replacement services (like house cleaning or laundry services), while PIP does. If you have the option to buy both PIP and MedPay in your state as part of your car insurance offerings are powered by Marketplace P&C LLC, NPN 20753534 and CA Lic. # 6011227. Was this article helpful? Home Injuries & Accidents Injury Protection (PIP) insurance covers medical expenses [1.625em] > What is Personal Injury Protection (PIP)? Quick Answer Personal Injury Protection (PIP) insurance covers medical expenses lost wages, and support services after a car accident, regardless of fault. It is required in some states, optional in others, and differs from liability insurance, which covers others' injuries. PIP ensures immediate access to funds for recovery.*:first-child]:mt-0 mt-3 prose-ul:ps-[1em] sm:prose-ul:ps-[1.625em]> Summary: Covers medical expenses, lost wages, and support services after accidentsRequired in some states, optional in others, depending on no-fault lawsDiffers from liability insurance you need to buy. Personal injury protection (PIP) insurance is required in some states, and optional in others. PIP insurance offers coverage for your medical bills and some additional expenses when you're injured in a car accident. We look at what PIP insurance covers, how it works, and where you're required to buy it. Free Personal Injury Case ReviewPreparing Case Review Form. ConsumerShield is transforming the way consumers experience law. So, what exactly is PIP insurance? PIP insurance is a type of car insurance that provides coverage after a car accident. It typically covers medical expenses and other related costs. Importantly, PIP insurance that provides coverage after a car accident. It typically covers medical expenses and other related costs. for car crash injuries, resulting in the value of car accident settlements often being lower. These states require drivers to purchase PIP insurance is sometimes referred to as no-fault insurance is sometimes referred to as no-fault insurance. No-fault insurance is sometimes referred to as no-fault insurance is sometimes referred to as no-fault insurance. adopted no-fault laws, but still require drivers to carry PIP insurance under other laws. In 20 states, Puerto Rico and Washington D.C. PIP insurance is not required or Optional State Required or Optional No-fault laws? Arkansas Optional No Delaware Required No Florida Required Yes Kansas Required Yes Kansas Required Yes Kansas Required Yes Kentucky Optional Alternative law in place New York Required Yes North Dakota Required Yes Oregon Required No Pennsylvania Alternative benefits required - no-fault until insurance benefits exceeded Alternative law in place Puerto Rico Required Yes South Dakota Optional No Texas Optional No Washington D.C. Optional No Knowing what does PIP insurance cover is key to ensuring you have the right policy for your state and needs. PIP insurance steps in to provide coverage after a car accident, regardless of who was at fault for the accident. How much PIP insurance steps in to provide coverage after a car accident. Common PIP Insurance Coverage What does PIP insurance cover? Expenses typically include medical costs, lost wages, service assistance, and funeral costs. This often includes medical treatment, ambulance service, nursing care, prescriptions, and medical supplies.Lost wages. If you are unable to work after a car accident, PIP insurance may reimburse you for income you lost. Service assistance. Some PIP policies reimburse for household cleaning and other support services if you are unable to manage tasks yourself. Funeral costs. In the event a car accident resulted in death, some PIP policies cover funeral expenses Common Exclusions From PIP Coverage PIP insurance is designed to reimburse for injuries caused by a car accident. As a result, property theft, such as if your car is stolen. It's important to understand that PIP does not cover emotional distress or non-economic damages unless specific conditions are met, such as in states with exceptions for serious injuries. This limitation often leads drivers to supplement PIP with additional coverage limits. If your expenses exceed what the policy covers, you won't be fully reimbursed. Some states allow can accident victims to pursue personal injury lawsuits when your medical bills exceed your policy. A personal injury case seeks compensation for people who have been injured from the wrongdoing or negligence of someone else. Free Personal Injury Case ReviewPreparing Case Review Form. ConsumerShield is transforming the way consumers experience law. Deciding how much personal injury protection you need depends on state laws and your personal circumstances. If you reside in a no-fault state, then you will have no choice but to purchase PIP insurance in order to drive legally. For those living in states where PIP insurance is optional, it can still be beneficial. It offers you immediate paid access to medical treatment without waiting for a household cleaning service. In optional states, some drivers choose not to purchase PIP insurance. These drivers often rely on a personal health insurance plan to cover their medical expenses if they are involved in a car accident. For individuals with high-deductible health plans or limited income, PIP insurance can provide vital financial support. It ensures that accident victims can access care quickly without facing significant out-of-pocket costs. In states where it's optional, consider whether the benefits of PIP outweigh its costs compared to relying solely on health insurance. While liability insurance is mandatory, determining how much personal injury protection you need helps tailor comprehensive coverage. Even if you live in a no-fault state, PIP insurance alone may not be sufficient to protect you after a car accident. Almost all states also require you to carry bodily injury liability coverage. The difference between PIP insurance covers injury to others when you cause an accident. Free Personal Injury Case ReviewPreparing Case Review Form. ConsumerShield is transforming the way consumers experience law. Read the latest information on Personal Injury and find answers to your questions. Currently there are 65 topics about Personal Injury Claims. Frequently Asked Questions editors' opinions or evaluations. Personal injury protection (PIP) is a type of car insurance that pays for medical expenses, lost wages and other related costs if you or your passengers are injured in an auto accident—regardless of which driver is at fault. PIP is mandatory in some states under "no-fault auto insurance" laws, which limit your ability to sue for crash-related injuries. In states where it's optional, PIP can still be a valuable part of a car insurance policy. What Does Personal Injury Protection Cover? PIP insurance generally covers: The main goal of PIP is to provide prompt payment for a liability claim or lawsuit against someone else to be resolved. What Is Not Covered by Personal Injury Protection? PIP insurance does not cover: Bodily injuries from an accident while you were committing a crime. Damage to someone else's property Damage to your vehicle. Do I Need Personal Injury Protection? Some states require drivers to have PIP. It is optional, it's generally a good coverage to have. That's because PIP can help cover expenses, such as your health insurance deductible, lost wages and replacement services for tasks you cannot perform due to your injuries, such as child care or house cleaning. Personal Injury Protection Requirements by State PIP is required in 15 states. Among these, 12 states mandate PIP through "no-fault insurance" laws, which generally require you to make smaller injury claims on your own PIP insurance. The other three states require PIP but lack "no-fault insurance" laws. Additionally, PIP is optional coverage in four states and the District of Columbia and is unavailable in other states. No-Fault States that require PIP as part of no-fault car insurance are: Other States Where PIP Is Required Other states that require PIP: States Where PIP Is Optional States where PIP is optional: Arkansas Connecticut District of Columbia Texas Washington Helpful information on how to find the best travel, auto, home, health, life, pet, and small business coverage for your needs. PIP in Your State Find more information here for states where PIP is available, including details on when you can sue someone in no-fault states. This is typically called the lawsuit "threshold." Average PIP claim amounts are from the National Association of Insurance Commissioners' Auto Insurance Database Report. Arkansas PIP is optional in Arkansas. Average PIP claim: \$13,352. Who's covered: You and household members of your vehicle; people who aren't members of your car. Details: You can reject PIP in writing if you don't want it. In Arkansas, PIP is broken up into three coverages, and you can buy any or all: Medical expenses (doctor bills, X-rays, ambulance bills and funeral expenses), lost wages and death benefits. Connecticut PIP is optional and called basic reparations coverage in Connecticut PIP is optional and called basic reparations coverage in Connecticut Average PIP claim: \$8,084. Who's covered: You and relatives living with you who are injured or killed in a car accident. Details: In Connecticut you can choose basic reparation insurance or medical payments coverage, or neither. Basic reparations coverage, or neither. Basic reparations coverage is like PIP and includes medical expenses, lost wages, replacement services, funeral expenses and survivor benefits. Delaware PIP is required in Delaware PIP claim: \$8,312. Who's covered: All occupants of vehicles registered in Delaware policy who are hit by a non-Delaware vehicle or struck as pedestrians by an out-of-state car; and any pedestrians by an out-of-state car; and any pedestrian struck by a Delaware vehicle. Details: Delaware vehicle. Details: Delaware vehicle or struck as pedestrians by an out-of-state car; and any pedestrian struck by a Delaware vehicle. in PIP. District of Columbia PIP is optional in Washington, D.C. Average PIP claim: \$7,901. Who's covered: People with PIP insurance or occupants of vehicles owned by those with PIP. Details: PIP in D.C. covers medical bills and rehabilitation; loss of income due to the accident; replacement services for personal and family tasks you can't perform, up to three years after the date of the accident; and funeral benefits up to \$4,000 per victim. Florida PIP covers 80% of necessary medical costs, and pedestrians struck by your car, passengers in your including ambulance, doctor bills, surgery, X-rays, ambulance, nursing, dental and prosthetic devices. It also covers 60% of lost wages if you can't work due to the accident injuries, and replacement services for household tasks you would have performed. Death benefits are \$5,000 per person and are in addition to the medical and disability benefits When can you sue a driver in Florida who caused the accident? You can sue another driver if you have one of these serious injuries: Significant limitation of use of a body function or system. Substantially full disability for 90 days. Hawaii PIP is required in Hawaii Average PIP claim: \$5,622. Who's covered: Any owner, driver or occupant of a vehicle involved in a crash, any pedestrian or bicyclist, and any moped user. Details: Hawaii requires at least \$10,000 in PIP covers expenses for medical, dental, hospital, ambulance, medical equipment, X-ray and psychiatric services. In Hawaii, PIP also covers naturopathic medicine and therapeutic massage. When can you sue a driver in Hawaii who caused the accident? When medical expenses are over \$5,000. Kansas PIP is required in Kansas Average PIP claim: \$4,843. Who's covered : You, relatives in your car, passengers in your car and anyone struck by your car while not riding in it. Details: Here's how Kansas breaks down the minimum PIP benefits required by law. \$4,500 per person for medical expenses. \$900 a month for one year for disability/loss of income. Survivor benefits: Disability/loss of income up to \$900 a month for a year. Medical benefits in Kansas include costs for doctors, psychologists, surgery, X-rays, dental services, prosthetic devices, ambulance, hospital and nursing services. When can you sue a driver in Kansas who caused the accident? You can sue if your medical bills are over \$2,000 or if there is one of the following: Permanent disfigurement. A fracture to a weight-bearing bone. A compound, comminuted, displaced or compressed fracture. Loss of a body part. Permanent injury. Permanent loss of a body part. Permanent injury. that has PIP coverage, or any pedestrian struck by the vehicle. Details: The minimum Kentucky PIP coverage is \$10,000 for medical expenses, lost wages up to \$200 per week, replacement services and survivor's benefits. When can you sue a driver in Kentucky who caused the accident? If medical expenses are over \$1,000 or there's a broken bone, injury or death. Maryland PIP is required in Maryland Average PIP claim: \$3,008. Who's covered: You and any family member in your vehicle, and anyone in or on a vehicle powered by an animal or muscular power. Details: Maryland PIP covers up to \$2,500 for bills within three years of the accident, PIP can cover 85% of income lost for three years after the accident, PIP can cover replacement services if they were caring for a household member, such as a child. Massachusetts PIP is required in Massachusetts Average PIP claim: \$4,417. Who's covered: You and anyone living your car with permission, passengers in your car and pedestrians hit by your vehicle. Details: You must buy \$8,000 in PIP in Massachusetts, which will cover medical expenses, replacement services such as child care, and 75% of lost wages if you can't work due to the accident. In Massachusetts, the first \$2,000 mark, your health insurance plan becomes the primary payer and PIP; after the \$2,000 mark, your health insurance plan becomes the primary payer and PIP; after the \$2,000 mark, your health insurance plan becomes the primary payer and PIP becomes secondary. When can you sue a driver in Massachusetts who caused the accident? You can sue if your medical bills are more than \$2,000 or if you suffered permanent and serious disfigurement, a fractured bone, or substantial loss of hearing or sight. Michigan PIP is required in Michigan Average PIP claim: \$95,752. Who's covered: All family members living in your household. This includes times when family members are injured in someone else's car or hit when they are pedestrians. Motorcyclists who are injured in accidents involving your car are covered by your PIP. It also covers people without their own PIP who are injured in your car or as pedestrians hit by your car. Details: Under Michigan's insurance reform law (which took effect in July 2020), drivers can choose between unlimited medical coverage or lower limits for PIP. Previously, all drivers could receive unlimited lifetime medical benefits for car accident injuries. However, Michigan's PIP claims still remain extraordinarily high, averaging over \$80,000. Michigan drivers now have a choice of: The unlimited medical benefits that have been offered previously. \$500,000 limit. \$250,000 limit. \$250,000 limit (only available if you're on Medicaid). PIP medical opt-out (only available if you're on Medicaid). PIP medical opt-out (only available if you're on Medicaid). insurance policy. Otherwise, you'll be automatically given unlimited medical benefits—and charged the increased price that comes with it. Even if you choose the PIP medical opt-out or the \$250,000 limit with medical exclusions, PIP will still be part of a Michigan auto insurance policy to cover lost wages, replacement services and funeral and burial costs. Also, be aware that auto insurers in Michigan can apply a deductible to PIP claims, meaning you'll have to pay the deductible amount toward medical bills before insurance pays. When can you sue a driver in Michigan who caused the accident? A driver can be sued if they cause serious impairment of body function, permanent serious disfigurement or death. Minnesota PIP is required in Minnesota Average PIP claim: \$11,176. Who's covered: You and any relative who lives with you if they don't have their own PIP. Also covered are pedestrians struck by your vehicle who don't have their own PIP. Minnesota PIP does not apply if you're hit by a vehicle while riding on a motorcycle. Details: Minnesota drivers must buy \$40,000 for non-medical expenses per person, such as lost wages. When can you sue a driver in Minnesota who caused the accident? When medical expenses are more than \$4,000 or the accident results in permanent disfigurement, permanent injury, disability for more than 60 days or death. New Jersey PIP is required in New Jersey PIP is required in New Jersey PIP is required in New Jersey Average PIP claim: \$14,653. Who's covered: You and others covered under your auto insurance policy. Details: New Jersey PIP is required in New J coverage. You can collect up to \$250,000 for certain injuries, regardless of your PIP limit. This includes permanent or significant brain injury, spinal cord injury, spinal cord injury or disfigurement. According to the New Jersey who caused the accident? If you buy a "standard" auto insurance policy, you'll choose between "unlimited" right to sue someone for car accident injuries. If you choose "limited," which costs less, you can only sue for pain and suffering if there's: loss of a body part, significant disfigurement or significant scarring, a displaced fracture, loss of a fetus, permanent injury or death. Choosing "limited" only affects your right to sue for pain and suffering, not medical bills and lost wages. New York PIP is required in your car, and also pedestrians injured by your car. Details: New Yorkers can buy up to \$50,000 in PIP to cover: medical and rehabilitation costs; 80% of lost earnings from work up to a \$2,000 per month for up to three years from the date of the accident, for other necessary expenses (such as household help and and transportation to medical treatment). In addition to the \$50,000 limit, New York PIP has a \$2,000 death benefit. When can you sue a New York driver who caused the accident? You can sue when your costs are more than \$50,000 or when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when you have "serious injury" from the accident? You can sue when your costs are more than \$50,000 or when you have "serious injury" from the accident? 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You can supplicate t member, function or system; permanent consequential limitation of use of a body organ or member; significant limitation of use of a body function or system; or an injury or impairment of a non-permanent nature which prevents you from performing substantially all of the material acts that constitute your usual and customary daily activities for not less than 90 days during the 180 days immediately following the injury or impairment. North Dakota PIP is required in North Dakota Average PIP claim: \$8,388. Who's covered: You or a relative or anyone else injured while occupying your vehicle, or injured as a pedestrian and struck by a vehicle or motorcycle. Your PIP insurance also applies to anyone else injured inside your vehicle, and any pedestrian struck by your vehicle. Details: North Dakota drivers must buy at least \$30,000 in coverage. When can you sue a North Dakota driver who caused the accident? You can sue if your medical bills are more than \$2,500 or you sustained serious injury. North Dakota PIP law defines serious injury as death, dismemberment, serious and permanent disfigurement, or disability beyond 60 days. Oregon PIP is required in Oregon Average PIP claim: \$6,698. Who's covered: You, members of your family living with you, children not related to you who you're raising, any passengers injured in your vehicle and any pedestrian struck by your vehicle. Details: The minimum PIP coverage in Oregon is \$15,000 and pays for medical, hospital, dental, surgical, ambulance and prosthetic expenses that you have within two years after the date of the injury. If you can't work due to the accident for at least 14 days, PIP will cover 70% of lost wages, up to a maximum payment of \$3,000 per month and a total maximum payment period of 52 weeks. If you don't work but can no longer perform services at home, such as a stay-at-home parent, PIP will pay up to \$30 a day for you to hire someone for essential services, up to 52 weeks. Parents of minor children can get \$25 a day for child care, up to \$750 total. Oregon PIP also pays up to \$5,000 for funeral expenses. When can you sue an Oregon driver who caused the accident? Oregon is not a traditional no-fault state, so you can sue a driver for medical expenses, lost wages and pain and suffering anytime. Pennsylvania PIP is optional in Pennsylvania Average PIP claim: \$4,069. Who's covered: PIP in Pennsylvania covers you, relatives who live with you, other passengers in your car. Details: The minimum PIP coverage you must buy in Pennsylvania is \$5,000. Pennsylvania drivers can choose either full or limited tort. With a full tort auto insurance policy, you have unlimited rights to sue another driver. Limited tort costs less and you can still sue someone for medical expenses after an accident, but you won't be able to sue them for pain and suffering unless you have a "serious" injury. When can you sue a Pennsylvania driver who caused the accident? If you have a "limited tort" policy you can sue if you suffered serious impairment to a significant bodily function or if you were injured while on a motorcycle, injured as a pedestrian, injure states. If a Texas driver crashes into you, you'll first make injury and lost wages claims on their liability insurance for the remaining bills. Your auto insurance company will use either PIP, medical payments coverage, or your policy's uninsured/underinsured motorist coverage to pay the difference. Texas PIP will pay up 80% of lost income if you can't work because of the accident. But PIP payment limits include both medical bills and lost wages[ax], and Texas PIP benefits can be low as \$2,500. Utah PIP is required in Utah Average PIP claim: \$2,915. Who's covered: You, your passengers and pedestrians hit by your vehicle. Details: Utah drivers must have at least \$3,000 in PIP coverage for medical bills, coverage for lost wages, \$1,500 for funeral expenses and \$3,000 in PIP coverage for medical bills, disability, permanent impairment, or permanent disfigurement. Washington PIP is optional in Washington state Average PIP claim: \$6,565. Who's covered: You, relatives in your car, and pedestrians struck by your car. Details: The minimum PIP coverage in Washington will include coverage limits of: \$10,000 for medical expenses for each person, \$200 a week for lost wages (\$10,000 total maximum), \$200 a week to pay for services you can't perform (\$5,000 total max), such as cleaning, and \$2,000 for funeral expenses. The maximum PIP coverage you can buy in Washington is \$35,000. Buying PIP in Washington doesn't limit your ability to sue a driver who caused an accident. PIP will give you an easy way to make injury claims for the accident, no matter who was at fault. Alternatives to PIP If your state requires personal injury protection coverage, you have a good health insurance plan that you'd use for car accident injuries. Still, PIP has some perks that health insurance won't offer, such as reimbursement for lost wages and payments for services you can't do, such as house cleaning. But PIP doesn't cover all injury-related expenses if you get into a car accident. For example, if you cause an accident that results in injuries to others, you'll need to tap the bodily injury portion of your liability car insurance. Liability car insurance also covers your legal costs, settlements and judgments if you are sued because of a car accident. With so many choices for car insurance companies, it can be hard to know where to start to find the right car insurance. We've evaluated insurers to find the best car insurance companies, so you don't have to. Personal Injury Protection Frequently Asked Questions (FAQs) PIP covers you and your passengers' medical expenses for injuries to others if you're at fault for an accident. Bodily injury liability also covers your legal costs if you're sued because of an accident. PIP is required in 15 states, optional in other states and unavailable in others. Bodily injury liability insurance is a portion of your car insurance's liability coverage and is required in 15 states when you buy an auto policy. You're mandated to have PIP in 15 states as part of your car insurance policy, even if you have PIP, you typically file a claim with your own car insurance company, no matter who caused the accident. Your insurance company will cover your injury-related expenses, up to the policy limits. If your passengers are injured, the rules can vary by state. For example, some states might require passengers who have their own auto policy to file a claim on their policy for PIP coverage. It usually doesn't make sense to buy both medical payments coverage (MedPay) and PIP since you would be paying for redundant coverage. MedPay and PIP are similar in that they both pay for medical expenses for you and your passengers, no matter who caused the accident. But PIP does. If you have the option to buy both PIP and MedPay in your state as part of your car insurance policy, PIP is generally the better coverage. Forbes Advisor is not a licensed insurance efferings are powered by Marketplace P&C LLC, NPN 20753534 and CA Lic. # 6011227. Was this article helpful? Credit cards Banking Home Loans Insurance Personal finance Investing Small business Taxes