

➔ Claim Example

Insured was run off the road by a teen driver who was texting. Vehicle was a total loss and driver was pinned in the vehicle. This resulted in multiple broken bones, extensive knee damage, emergency surgery, ICU care, and extended hospital stay. Once released, the insured needed home modification for accessibility, attendant care, years of physical and occupational therapy, and wage loss. Total claim expenses exceeded \$850,000 with continued costs still being paid to date. Over \$350,000 worth of expenses would NOT have been covered under health insurance, leaving a significant gap in coverage.

Unlimited PIP	\$500K PIP	\$250K PIP	\$50K PIP	PIP Opt Out
All claim costs listed above would be covered at 100%.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$500K. Leaving a \$350K gap in coverage to be covered by your health insurance or out of your pocket.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$250K. Leaving a \$600K gap in coverage to be covered by your health insurance or out of your pocket.	All claim costs listed above would be covered at 100% with a lifetime maximum of \$50K. Leaving a \$800K gap in coverage to be covered by your health insurance or out of your pocket.	All claim costs listed above would NOT be covered under your personal auto policy. Leaving a \$850K gap in coverage to be covered by your health insurance or out of your pocket.