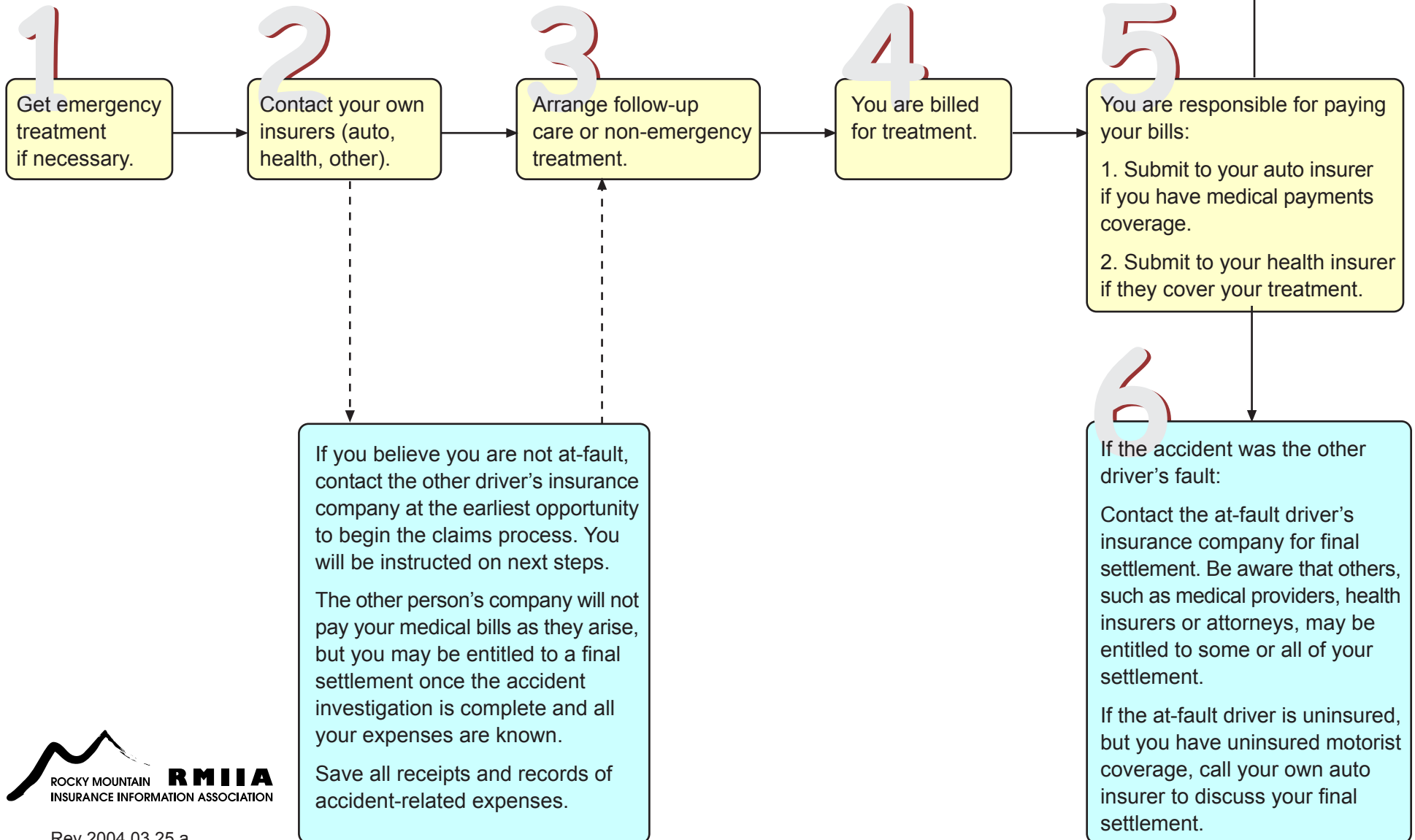


What if I'm hurt in an auto accident?



Fault-Based Auto Insurance: Back to Basics

How Medical Bills Are Paid After an Accident



When you buy auto insurance you need to think about what actually happens when you're in an accident and need to use it. This worksheet walks you through the basic steps of what you need to know when you're injured or you injure someone else in an auto accident.

Ask These Insurance Questions Before You Need the Answers!

- How do the victims' medical bills get paid when I am at-fault in an accident? If you cause an accident you are financially responsible for the victims' medical and repair bills. Do not admit fault in the accident because your insurance company will do an investigation on your behalf and determine fault and claims settlement. You are required by law to buy minimum limits of liability coverage that will help pay for the victims' damages. That's why it is so important to weigh the potential exposure to your personal net worth when you are deciding how much liability coverage to buy.
- What if I am injured by a driver who doesn't have insurance or doesn't have enough insurance to cover my damages? Under the tort system the person who caused the accident is financially responsible for medical and repair bills, but if someone doesn't have insurance it may be difficult to recover any damages. Uninsured/underinsured motorists coverage acts like a liability policy from your own insurance company to help pay for your damages when you are hit by an uninsured or underinsured driver.

MPC = Medical Payments Coverage

MPC pays for you and your passengers' medical bills (up to your policy limits) no matter who causes the accident. Things to consider:

- May cover health insurance copays and deductibles.
- May cover treatments excluded by health insurance.
- Convenience of having your own auto insurance company pay medical bills while you work out a final settlement with an at-fault driver.
- If you don't have health insurance MPC can pay for your medical bills even when you cause the accident.

What NOT to do after an accident:

Move any injured persons. Apologize for the accident. Tell any party how much insurance you carry. Accept any money - if you do, you forfeit your right to file a claim. Agree to forget about the accident - later on, the other person may file a lawsuit against you.

Questions you should ask your agent or company representative:

Am I covered for these losses?

What is my deductible?

How long will it take to process my claim?

Does my policy have a time limit on filing a claim?

Is there a time limit during which claims must be resolved after they are filed?

What are those time limits?