

PIP Claim Checklist

This checklist is designed to help you organize and manage your Personal Injury Protection (PIP) claim efficiently. Following these steps can ensure that you receive the benefits you are entitled to under your PIP coverage.

1 Immediately After the Accident

Seek Medical Attention:

- ♦ Obtain medical care as soon as possible, even if injuries seem minor.
- ♦ Keep records of all medical visits, treatments, and prescribed medications.

Notify Your Insurance Company:

- ♦ Contact your insurance provider to report the accident.
- ♦ Provide your policy number, details of the accident, and intent to file a PIP claim.

Obtain a Police Report:

- ♦ Request a copy of the police report for the accident, if applicable.
- ♦ Ensure all details in the report are accurate.

2 Documentation

Medical Records:

- ♦ Collect all medical records, including doctor's notes, hospital bills, treatment plans, and receipts for prescription medications.
- ♦ Document any ongoing treatment such as physical therapy or counseling.

Lost Wages:

- ♦ Gather documentation from your employer verifying your lost wages due to injury.
- ♦ Include statements of your regular wages, missed work days, and any disability forms.

Other Expenses:

- ♦ Keep receipts for any additional expenses covered by PIP, such as childcare, housekeeping, or transportation services due to the accident.

Insurance Correspondence:

- ♦ Maintain copies of all correspondence with your insurance company, including emails, letters, and notes from phone calls.

3 Filing the Claim

Complete PIP Application:

- ♦ Fill out the PIP claim application provided by your insurance company.
- ♦ Ensure all sections are complete and accurate.

Submit Documentation:

- ♦ Attach all necessary documentation, including medical records, wage loss verification, and receipts.
- ♦ Submit the claim form and supporting documents to your insurance company by the required deadline.

Follow Up:

- ♦ Regularly check the status of your claim with your insurance company.
- ♦ Keep notes of all follow-up conversations and document any additional requests from the insurer.

4 Dealing with Denials or Disputes

Review the Denial:

- ♦ If your claim is denied, review the explanation provided by the insurance company.

Gather Additional Evidence:

- ♦ Obtain any additional documentation that may support your claim, such as second opinions from medical professionals.

Consult an Attorney:

- ♦ If necessary, consult with a [personal injury](#) attorney to help appeal the denial and ensure your rights are protected.

5 Final Steps

Monitor Your Coverage:

- ♦ Track your PIP benefits usage to avoid exceeding your policy limits.

Keep All Records:

- ♦ Retain all records related to your PIP claim for future reference, especially if your injuries result in ongoing medical care or if you need to pursue additional legal action.

Note: Timely and accurate submission of all required documents is crucial to the successful processing of your PIP claim. Don't hesitate to seek professional advice if you encounter any issues.