

OPTION A (Best)

Personal Injury Protection

Personal Injury Protection (PIP), is an optional automobile insurance coverage in Texas with a minimum limit of \$2,500 for covered expenses. PIP coverage, in Texas, provides for coverage of the driver's medical expenses and lost earnings when such loss is attributed to a motor vehicle accident, regardless of driver fault. Personal Injury Protection is afforded to not only the driver, but also anyone riding as a passenger in the vehicle at the time of the accident. Personal Injury Protection (PIP), however, does not afford such coverage to individuals in other vehicles who may have been involved in the same accident.

When filing a claim for damages under Personal Injury Protection, it is important to remember that benefits under this provision can be paid before damages under any other policy coverage are paid. For this reason, the driver should inquire of the insurance adjuster as to the appropriate method for filing a loss under PIP, as soon as the accident has taken place. This will ensure monies are paid promptly for necessary medical expenses.

If you choose to file a PIP claim with your car insurance, **please obtain the following information so that our office can take the proper steps in filing with your insurance:**

Insurance Carrier: _____

Claim No.: _____

Adjuster's Name: _____

Adjuster's Phone No.: _____

OPTION B (Good)

Should I Obtain an Attorney?

If you or anyone you care about has been injured in the car accident, especially if there is any permanent injury, or significant time is lost from work or school or household duties, then you'll want to see a lawyer about possibly representing you in a claim against anyone else who may be responsible for your injuries.

Contacting an attorney who deals with personal injury can provide you with the peace of mind that no stone gets left unturned. Below are some tips for when you should contact an attorney:

- Other parties were involved such as pedestrians or other autos;
- A police report does not accurately describe the accident and puts you at fault;
- Important technical, legal or medical issues are involved;
- Seeking advice on the settlement value of a claim (while not an exact science, attorneys may be able to provide best and worse case scenarios);
- Determining whether your insurer may be acting in bad faith (not looking out for your best interests);
- Seeking information on how to handle negotiations with an insurer;
- You don't know your rights;
- Confused over the terms of your policy;
- Needing an expert to review confusing paperwork or forms.

If you are interested in obtaining an attorney but are unsure where to begin we will be more than happy to help you along in this process.

****WE MUST APPROVE THE ATTORNEY YOU CHOOSE BEFORE YOU SIGN THEIR CONTRACT.**

OPTION C (Fair)

Using Your Group Health Insurance/Paying Cash Rates

If you do not have Personal Injury Protection (PIP) insurance with your car insurance and you do not choose to obtain an attorney to represent you in your automobile accident the last option you would have for seeking treatment at our office would be to use your personal group health insurance. If you do not have health insurance, you can pay our cash rates.

If you choose to use your insurance, you are responsible for any copays or deductibles that may apply. These fees will be collected at time of service. If you are unsure of your coverage with your health insurance you can give us a copy of your insurance card and we will check your coverage for you.

If you do not have insurance or if your insurance does not cover chiropractic we have cash rates that we can offer you. Please let us know if you want to discuss this option with us.

****YOU MAY BE REQUIRED TO REIMBURSE YOUR HEALTH INSURANCE POLICY FOR ANY PAYMENTS WE RECEIVE.**

****YOU WILL ALSO BE SUBJECT TO ANY VISIT OR DOLLAR AMOUNT LIMITATIONS ON YOUR POLICY.**



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