

# M A S C H K A , R I E D Y & R I E S

## NO-FAULT – HOW IT WORKS

Under the “No-Fault Law,” medical expenses, loss of income and other miscellaneous expenses will be paid by your own insurance company regardless of who is at fault for the accident. You have no-fault insurance on any car you insure and possibly any car insured by a relative who lives with you.

### What Are The No-Fault Benefits?

1. Medical Expenses and Rehabilitation Services: Minimum policy limits are \$20,000.00. Your no-fault insurance company will pay:
  - a. Doctor, hospitalization, chiropractic, prescription and mileage reimbursements to and from medical facilities.
  - b. If you are disabled from work - professional job seeking counselor, education and retraining, if justified and recommended by your doctor.
2. Loss of Income and Replacement Services: Minimum policy limits are \$20,000.00. Your no-fault insurance company will pay:
  - a. 85% of your gross income up to a maximum of \$250.00 per week if your inability to work is verified by your doctor, or time is missed from work to obtain medical treatment.
  - b. If you are unable to perform housecleaning, snow shoveling, lawn mowing, and other household services, you may be able to recover the value of the services you cannot perform, or to be reimbursed for hiring others to do those things for you. These benefits can be collected if your doctor verifies the need.

### Can You Make a Claim Against the Other Driver?

If the accident is the fault of the other driver, you can make a claim against his insurance company for disability, pain and suffering and other damages if you have any one of the following:

1. \$4,000.00 in medical expenses;
2. 60 days of inability to work or perform substantially all of your normal daily activities; or

3. A permanent injury or disfigurement verified by your doctor.

If an uninsured motorist injures you or while on a motorcycle, you may have a claim if you don't satisfy any of the three requirements above.

### **REVIEW YOUR PRESENT AUTOMOBILE INSURANCE**

In order to maximize the value of money spent on auto insurance, you should check with your insurance agent and make sure you have your insurance written as follows:

1. All cars owned by you or any family member should have insurance policies written with the same NAMED INSURED for each car.
2. **STACKING** (combining the insurance coverage on all cars): You should choose stacking of all of the vehicles in your household. Check the appropriate box on any application form. This will allow you to multiply the amount of your no-fault benefits by the number of cars in your family.
3. **UNINSURED AND UNDERINSURED COVERAGE**: You should carry a minimum of \$100,000.00 of uninsured motorist and underinsured motorist coverage. This coverage is inexpensive and protects you and your family members.

**complex problems resolved**