

The Florida Motor Vehicle No-Fault Law mandates that residents who own a motor vehicle must purchase Personal Injury Protection (PIP) insurance, which provides benefits for certain losses resulting from automobile accidents. Coverage extends to the named insured while driving their vehicle, as a passenger in another vehicle, or as a pedestrian struck by a vehicle. Resident relatives living with the insured are also covered under similar circumstances. However, if these relatives own a vehicle that requires licensing in Florida, they must obtain their own PIP coverage. Exclusions to PIP benefits include injuries sustained by individuals operating the insured vehicle without consent, injuries resulting from intentional self-harm or while committing a felony, and injuries to the insured and their relatives while occupying another vehicle owned by the insured but not covered under the policy.

PIP provides a minimum benefit of \$10,000 per person for bodily injury, with 80% coverage for reasonable medical expenses, including necessary medical services and treatments. Disability benefits cover 60% of lost income due to injury, and death benefits provide \$5,000 per individual. Optional deductibles of \$250, \$500, and \$1,000 may apply, affecting the total recoverable amount. PIP benefits are primary over other insurance, except for workers' compensation, which offsets PIP benefits.

To receive benefits, the insured must provide written notice of a claim as soon as possible after an accident. Payments are due within 30 days of receiving notice of a covered loss, with overdue payments accruing simple interest. In case of disputes regarding PIP benefits, mediation can be requested through the Department of Financial Services before pursuing legal action. The document also includes a fraud advisory, encouraging reporting of fraudulent activities related to PIP claims. This summary outlines the rights and responsibilities under the PIP policy but does not alter or amend the insured's rights under Florida law.