



# Personal Injury Protection and Medical Payments Coverage

## Customers often have questions about the next steps once their auto claim has been filed

The following information will help answer some of the most common questions around Personal Injury Protection and Medical Payments coverages. Please feel free to contact your Mutual of Enumclaw adjuster with any additional questions you might have.

### What is Personal Injury Protection (PIP) and Medical Payments Coverages (Med Pay)?

- Personal Injury Protection (PIP) and Medical Payments (MedPay) are medical coverages within your auto policy that pay reasonable and necessary medical expenses you and your passengers incur due to injuries sustained in an accident. This coverage applies regardless of who is at fault for the accident (some exclusions apply).
- The first party benefits available under your policy vary by state. In some states, it is required coverage and in others, it is optional. Please talk to your independent agent to determine what is right for you.

#### PIP coverage applies for:

- Reasonable, necessary and accident-related medical expenses incurred as a result of injuries sustained in the covered accident
- Wage loss
- Loss of Services
- Childcare expenses (Oregon only)
- Funeral expenses

#### MedPay coverage applies for:

- Reasonable, necessary and accident-related medical expenses incurred as a result of injuries sustained in the covered accident
- Up to the limit of coverage available under the policy
- Incurred within the MedPay coverage period stated on the declarations page



Please note that this FAQ document regarding is for informational purposes only. Please refer to your insurance policy in its entirety for actual policy language, as all terms, conditions, and exclusions apply.



## Who qualifies for PIP/MedPay?

- Occupants of a covered auto (you and your passengers)
- You, as a pedestrian when struck by an auto
- Your household family members when injured in an auto accident
- Pedestrians struck by your covered auto (varies by state)

## If someone else is at fault, how does PIP/MedPay apply?

- Your auto policy medical benefits are primary for medical expenses incurred as a result of an accident. If another party is at fault for the collision, your insurance may seek to recover amounts paid under your PIP/MedPay from the at-fault party.

## Where do I submit expenses for PIP/MedPay consideration?

Mail: 1460 Wells St, Enumclaw, WA 98022

Fax: 866-899-7599

Email: [claimsrecord@mutualofenumclaw.com](mailto:claimsrecord@mutualofenumclaw.com)

**\* Don't forget to include your claim number!**



### Serving communities throughout:

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The home office of Mutual of Enumclaw Insurance Company is located at: 1460 Wells Street, Enumclaw, Washington 98022

[www.mutualofenumclaw.com](http://www.mutualofenumclaw.com)

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