



# VARDANYAN LAW GROUP

*-Defending Rights, Serving Justice!*

18 West 33<sup>rd</sup> Street, Suite 420  
New York, NY 10001  
Tel: 201-678-1806

140 E. Ridgewood Avenue, 415  
South Tower Paramus, NJ 07652  
[info@vardanyanlawgroup.com](mailto:info@vardanyanlawgroup.com)

2411 North Oak Street, Suite 403-N,  
Myrtle Beach, SC 29577  
Fax: (551) 313-8474

## The Importance of Carrying Insurance for No-Fault Personal Injury Protection (PIP)

Carrying **insurance for No-Fault Personal Injury Protection (PIP)** is essential for ensuring **immediate medical coverage** after an accident, regardless of who was at fault. **PIP insurance helps cover medical bills, lost wages, and essential services**, providing financial protection when injuries occur. Without adequate PIP coverage, accident victims may face **out-of-pocket expenses, delays in treatment, or legal complications** when seeking compensation. Maintaining **sufficient PIP insurance** safeguards both drivers and passengers, ensuring access to necessary care while protecting against unexpected financial burdens.

---

### Processing Timeline for PIP Claims

- Accident Occurs & Injury Reported: Immediately
- Claim Filing Deadline: Varies by state (typically within 14–30 days after the accident)
- Medical Treatment & Documentation: Ongoing (must submit medical bills promptly)
- Insurance Review & Investigation: 2–6 weeks
- Payout or Denial of Benefits: 30–90 days (varies by insurer and state law)

### Minimum Required Documents for PIP Claims

- Completed PIP claim form from your insurance provider
- Copy of accident report (police report or incident report, if applicable)
- Medical records and bills **related to accident injuries**
- Doctor's statement regarding treatment and prognosis
- Proof of lost wages (employer letter, pay stubs, or tax returns, if applicable)
- Receipts for out-of-pocket medical expenses (prescriptions, medical equipment, etc.)
- Proof of essential services expenses (**if claiming coverage for household help or caregiver assistance**)

*Additional documents may be required depending on the severity of injuries and insurer requirements.*

**Please direct all correspondence and mail to our SC Office:**  
[2411 North Oak Street, Suite 403-N Myrtle Beach SC 29577](mailto:info@vardanyanlawgroup.com)

# Frequently Asked Questions (FAQs) – No-Fault Personal Injury Protection (PIP) Insurance

## 1. What does PIP insurance cover?

PIP insurance typically covers:

- **Medical expenses** (hospital visits, doctor's fees, surgery, rehabilitation)
- **Lost wages** (if injuries prevent the insured from working)
- **Essential services** (such as household help if the injured person cannot perform daily tasks)
- **Funeral expenses** (in the event of a fatal accident)
- **Passenger injuries** (PIP may cover passengers in the insured vehicle)

## 2. Is PIP insurance required in all states?

No, **PIP coverage is mandatory in No-Fault states** but **optional in some traditional liability states**. Each state has different **minimum coverage requirements**, so it's important to check **state-specific laws** regarding PIP insurance.

## 3. Can I still sue the at-fault driver if I have PIP insurance?

In No-Fault states, **PIP generally limits the right to sue**, but injured parties can still file a lawsuit if:

- Medical expenses exceed the **state's injury threshold**.
- The injuries result in **permanent disability, disfigurement, or wrongful death**.

## 4. What happens if my PIP claim is denied?

If a PIP claim is denied, policyholders can:

- **File an appeal with the insurance company** (providing additional medical records or evidence).
- **Consult an attorney** to dispute unfair claim denials.
- **Take legal action** if the insurance provider wrongfully denies benefits.

## 5. Does PIP insurance cover pain and suffering?

No, **PIP insurance does not cover pain and suffering**—it only covers **economic losses** like medical bills and lost wages. However, in serious injury cases, victims may seek **additional compensation through a personal injury lawsuit**.

An experienced attorney can **help to investigate through different channels and obtain facts and evidence**. Call us 201-678-1806 or email [info@vardanyanlawgroup.com](mailto:info@vardanyanlawgroup.com)

**Disclaimer: This information in pdf is for educational purposes only and does not constitute legal advice. Reading this does not establish an attorney-client relationship. If you need legal assistance regarding your specific case, please consult a qualified immigration attorney.**