

How Important Is Personal Injury Protection Car Insurance for Drivers

Compare-autoinsurance.org (<http://compare-autoinsurance.org>) is a top auto insurance brokerage website, providing car insurance quotes online from trustworthy agencies all over the United States. This website released a new online guide that presents several tips on saving car insurance money.

LOS ANGELES ([PRWEB](#)) March 03, 2021 -- Personal Injury Protection insurance (PIP) is one of the least understood types of insurance. Many policyholders don't know that much about this coverage. This insurance will cover bodily injury after a car accident. This coverage was created because it took too long to decide who caused the accident and had to pay all the medical bills. PIP insurance will cover the policyholder and the immediate family members while occupying a car, or if they are struck by a vehicle while walking on the sidewalk. Also, PIP will cover any person inside the policyholder's vehicle.

PIP insurance can cover the following expenses:

- Medical bills. PIP offers coverage for all sort of medical expenses. However, this insurance has some caps on coverage depending on the state's minimum requirements and by the coverage plan. Drivers that need more protection can choose higher coverage limits.
- Lost wages. Several types of PIP insurance can provide coverage for lost income. The amount the policyholder can claim will be limited and the insurance will be more expensive. Drivers that have insurance that covers lost wages should think twice before buying PIP insurance.
- Funeral expenses. This optional feature will cover the cost of a funeral in case someone dies in a car accident. Policyholders should carefully analyze this option and see if the covered amount is enough to pay for all the expenses of a funeral. Also, this option can be useless for policyholders that have life insurance.
- Death benefit. In case of a death in a no-fault accident, some PIP plans will offer a death benefit. In most cases, the surviving family members will get the unused premium.
- Important services. PIP coverage will help policyholders that have major medical issues that stop them from fulfilling their daily and weekly house chores. Cooking, mowing the lawn, doing the laundry, and other chores can be nearly impossible to accomplish by someone that has serious injuries. This insurance will reimburse the costs of hiring people that will help the policyholder do everyday chores.

For additional info, money-saving tips, and free car insurance quotes, visit <http://compare-autoinsurance.org>.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.

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Online Web 2.0 Version

You can read the online version of this press release [here](#).