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Sample 3: Understanding Florida's PIP Insurance After an Auto Accident

Personal injury protection (PIP) is a type of insurance we're required to get in Florida and other states if we drive a vehicle. Depending on your policy and the state you live in, it generally covers medical expenses, lost wages and other damages. Sounds good, but it can be a bit complex when you're trying to make sure you get your full benefits, especially in Florida, where you only have 14 days to take advantage of your benefits, which is why it pays to fully understand them.

What PIP Pays

In Florida, PIP covers you no matter who's at fault (even if you cause the wreck), which is why it's often referred to as no-fault insurance. The actual limits depend on the extent of your coverage, but you're required to carry a minimum of \$10,000 of PIP coverage (meaning the maximum the person making the claim can receive is \$10,000), but you can get more. It will cover you, your child, members of your household and even some passengers who don't have PIP. Passengers who do have PIP are covered under their own PIP, and if you give a (licensed) driver who has their own coverage permission to drive your vehicle, their PIP will take care of that too. (So always make sure anyone you allow to drive your car has the state-required insurance in place.)

Additionally, your PIP will cover your child if they're injured while riding a school bus, you if you're riding in someone else's vehicle and any pedestrians or bicyclists (or the like) that you strike with your vehicle.

PIP covers 80 percent of your medical expenses (after your deductible is met) and 60 percent of lost wages that were a direct result of the accident. It covers compensation on the mileage you incur when traveling to and from the doctor and death benefits (up to \$5,000).

What PIP Covers

PIP may not cover more than \$2,500 in expenses unless the condition is a medical emergency. Florida defines an emergency medical condition as something that calls for immediate care (you couldn't wait to see your doctor on Monday) and one that could lead to serious damage or death if treatment isn't received immediately.

Note that PIP must pay within 30 days of notifying the insurer with written documentation (and the amount), or your benefits are overdue. That said, if they suspect insurance fraud, they have an additional 60 days to investigate.

Limits on PIP

There are limits on PIP coverages in Florida that are important to understand so you can take full advantage of your PIP and so you don't get any surprise bills.

- PIP only covers bills related to visits within the first 14 days of the accident.
- Any follow-up treatments must be the result of something diagnosed with and related to the medical emergency or PIP won't pay.
- Therapies (massage therapy, acupuncture, etc.) aren't covered by PIP.

Should an Attorney Be Involved?

It depends on the circumstances. But an attorney *can* help you ensure you take full advantage of your benefits. If you've been involved in an auto accident in Orlando, Florida, or the surrounding area and you need to ensure you get all the benefits you're entitled to, just call a qualified personal injury lawyer who offers a free, no-obligation consultation, like the lawyers at [REDACTED]. We can be reached toll-free at [REDACTED].

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