What if I'm hurt in an auto accident?

If the accident was your fault:
You are done.

Get emergency treatment insurers (auto, health, other).

Arrange follow-up care or non-emergency treatment.

You are billed for treatment.

You are responsible for paying your bills:

- 1. Submit to your auto insurer if you have medical payments coverage.
- 2. Submit to your health insurer if they cover your treatment.

If you believe you are not at-fault, contact the other driver's insurance company at the earliest opportunity to begin the claims process. You will be instructed on next steps.

The other person's company will not pay your medical bills as they arise, but you may be entitled to a final settlement once the accident investigation is complete and all your expenses are known.

Save all receipts and records of accident-related expenses.

If the accident was the other driver's fault:

Contact the at-fault driver's insurance company for final settlement. Be aware that others, such as medical providers, health insurers or attorneys, may be entitled to some or all of your settlement.

If the at-fault driver is uninsured, but you have uninsured motorist coverage, call your own auto insurer to discuss your final settlement.



Fault-Based Auto Insurance: Back to Basics How Medical Bills Are Paid After an Accident



When you buy auto insurance you need to think about what actually happens when you're in an accident and need to use it. This worksheet walks you through the basic steps of what you need to know when you're injured or you injure someone else in an auto accident.

Ask These Insurance Questions Before You Need the Answers!

- How do the victims' medical bills get paid when I am at-fault in an accident? If you cause an accident you are financially responsible for the victims' medical and repair bills. Do not admit fault in the accident because your insurance company will do an investigation on your behalf and determine fault and claims settlement. You are required by law to buy minimum limits of liability coverage that will help pay for the victims' damages. That's why it is so important to weigh the potential exposure to your personal net worth when you are deciding how much liability coverage to buy.
- What if I am injured by a driver who doesn't have insurance or doesn't have enough insurance to cover my damages? Under the tort system the person who caused the accident is financially responsible for medical and repair bills, but if someone doesn't have insurance it may be difficult to recover any damages.

 Uninsured/underinsured motorists coverage acts like a liability policy from your own insurance company to help pay for your damages when you are hit by an uninsured or underinsured driver.

MPC = Medical Payments Coverage

MPC pays for you and your passengers' medical bills (up to your policy limits) no matter who causes the accident. Things to consider:

- · May cover health insurance copays and deductibles.
- May cover treatments excluded by health insurance.
- Convenience of having your own auto insurance company pay medical bills while you work out a final settlement with an at-fault driver.
- If you don't have health insurance MPC can pay for your medical bills even when you cause the accident.

Questions you should ask your agent or company representative:

What NOT to do after an accident:

Move any injured persons. Apologize for the

accident. Tell any party how much insurance

you carry. Accept any money - if you do, you

forfeit your right to file a claim. Agree to forget

about the accident - later on, the other person

Am I covered for these losses?

may file a lawsuit against you.

What is my deductible?

How long will it take to process my claim?

Does my policy have a time limit on filing a claim?

Is there a time limit during which claims must be resolved after they are filed?

What are those time limits?



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