

## Florida Options for Personal Injury Protection (PIP) Coverages (PIP)

Section 627.736 of Florida Insurance law requires that we offer you the named insured the following Personal Injury Protection (PIP) coverages, subject to limit of \$10,000 per person for each loss. Your options with regard to Personal Injury Protection coverages will be described in relation to this description.

- (1) Medical Benefits** Eighty percent of all reasonable expenses for necessary medical, surgical, X-ray dental and rehabilitation services, including prosthetic devices, and necessary ambulance, hospital and nursing services.
- (2) Disability Benefits** Sixty percent of a loss of gross income and loss of earning capacity per individual from inability to work proximately caused by the injury sustained by the insured person, plus all expenses reasonably incurred in obtaining from others ordinary and necessary services in lieu of those that, but for the injury, the injured person would have performed without income for the benefit of his household. All disability benefits payable under this provision shall be paid not less than every 2 weeks.
- (3) Death Benefits** Death benefits of \$5,000 per individual.

In order to qualify for an offer of the above coverages your policy must also provide for coverage for property damage of at least \$10,000 because of damage to, or destruction of, property of others in any one accident arising out of the use of the motor vehicle or provide coverage in the amount of at least \$30,000 for combined property damage and bodily injury in any one accident arising out of the use of the motor vehicle.

### Options Available

In accordance with Sec 627.739 of Florida Insurance Law, you the named insured may choose total deductibles in the amounts of \$250, \$500 or \$1,000 for the above coverages. Kindly mark your choice with an [X].

- [ ] I accept a deductible of \$250.
- [ ] I accept a deductible of \$500.
- [ ] I accept a deductible of \$1,000.

Further, in accordance with Sec 627.739, you may also choose to accept or reject item (2) Disability Benefits as described above. Kindly mark your choice with an [X].

- [ ] I accept the Disability Benefits described above in item (2).
- [ ] I reject the Disability Benefits described above in item(2).

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Signature of Named Insured

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Date

**NOTICE OF CHANGES TO  
PERSONAL INJURY PROTECTION (PIP) COVERAGE**

The Florida Legislature recently made changes to the laws concerning Personal Injury Protection (PIP) coverage that may affect your policy.

Effective on or after October 1, 2003, policies are no longer permitted to have a \$2,000.00 deductible for the Personal Injury Protection coverage. The maximum deductible has been lowered to \$1,000.00.

If your policy previously contained a \$2,000.00 deductible for Personal Injury Protection, your policy will automatically be issued with no deductible, and the premium will be calculated accordingly. **NOTE: This automatic change affects ONLY your deductible selection. It does NOT affect any other optional selections you may have previously made.**

You may choose to lower your premiums by completing a new Florida Options for Personal Injury Protection (PIP) Coverages Selection Form and choosing a deductible. The new deductible will be applied to your policy once we receive the completed form.

If you previously selected a deductible of \$1,000.00 or lower, your previous selections will remain in effect and no changes will be made to your policy. You may make changes to your Personal Injury Protection coverage by completing a new Florida Options for Personal Injury Protection (PIP) Coverages Selection Form and returning it to us.

If you have any questions about your coverage or need assistance in completing the Florida Options for Personal Injury Protection (PIP) Coverages Selection Form, please contact your agent.