

Automobile Medical Payments Insurance

Medical Payments insurance coverage pays for relatively small amounts of medical expenses on a no-fault basis. Medical Payments coverage eliminates the need of eligible persons to sue to recover money for minor injuries. Medical payments can be purchased in amounts ranging from \$1,000 per person to 10,000 per person and higher.

Example: You, as the insured, add Medical Payments Insurance coverage to your automobile insurance policy with a limit of \$5,000 per person. You are involved in an accident that is not your fault, and three people in your car sustain injuries requiring the treatment costs listed below:

- Person One: \$4,000
- Person Two: \$2,500
- Person Three: \$7,000

Regardless of fault, your insurance company will pay up to \$5,000 per person. Person One and Person Two will get their medical bills paid in full. Person Three will have \$2,000 of medical bills remaining after your Medical Payments coverage is exhausted.

If you wish to collect on this insurance, it needs to be completed within three years of the accident.

Medical Payments Insurance does not just cover medical payment costs when riding in an automobile. It will cover you while doing pretty much any activity relating to a car or a public road. A few examples include:

- While jogging along side a busy street
- Getting into or out of a car and hitting your head
- Sitting on top of a car and falling off
- Getting your foot ran over by a car
- While working on or under a car

Example: You and a friend are jogging on a busy street. A car wanders onto the shoulder of the road and hits you. You go to the hospital as a result, and sustain \$5,000 worth of injuries. If you have Medical Payments coverage of \$5,000 per person, your medical bills would all be paid!