



PIP-Personal Injury Protection



Debra Lawhead, AIC, CPIW
Insurance Coverage Administrator

What is PIP?

- **A protection carried on all Delaware registered vehicles. Title 21 §2118**
- **By law minimum coverage is \$15,000 for one person and \$30,000 for all persons injured in any one accident.**
- **State of Delaware limits are 25/300**
- **This coverage applies to each occupant of the Delaware registered vehicle**

Auto Accident

- **An auto accident should be reported to the Insurance Coverage office within 24 hours**
- **The auto accident form can be located on the Insurance Coverage Website or be obtain from Fleet Services or Insurance Coverage Office**

Why do we pay PIP?

- **Under case law PIP is primary and workers' comp is secondary**
- **The person was injured in a automobile**

PIP Application

- **PIP application and Statute letter are sent out to the employee and a carbon copy is forwarded to the HR Department**
- **Statute letter states there is a 2 years limitation.**
- **The PIP application is needed before a claim can be considered for payment**

Wage and Salary Verification

- **Wage and Salary verification form is needed if an employee is losing time.**
- **Insurance Coverage Office sends it to the HR Dept for completion**
- **A copy of the check register and disability slips are to be forward to the Insurance Coverage Office**

WAGES

- **Wages are NET wages.**
 - **Net plus deductions x 26 divided by 52 = AWW**
 - **No limit .**
- **You recoup just like comp**
- **You charge sick/annual leave just like comp**
- **Salary supplement just like comp**

How do you know what's been Paid?

- **A copy of the Payment Voucher is faxed to the HR Dept so you can do the recoup.**
- **A copy of how the calculations are done is fax to the HR Dept.**

What PIP does not Pay

- **Does not pay permanency**
- **Does not pay mileage**

Work Comp/PIP combination

- **An attorney or employee can request the benefits to be paid between both programs**
 - **Example:**
 - **Meds under W/C Wages under PIP**
 - **Meds and wages under W/C difference paid under PIP**
- **We can recoup both the work comp and PIP moneys**



QUESTIONS



Thank You