



## **How to Get Paid For Your Lost Income When Injured in a Motor Vehicle Accident**

### **1. The Insurance Company of the Car You Were in Pays.**

When you cannot return to work because of injuries sustained in a motor vehicle accident (MVA) in Oregon or Washington, the insurance company for the car you were driving, or in which you were a passenger, usually pays your lost income under its “personal injury protection” or PIP coverage.

### **2. What is PIP Coverage?**

PIP coverage is no fault insurance coverage that provides benefits to the driver and any passengers injured in a MVA in a car, regardless who is at fault. PIP is paid by the insurance company for the owner of the car in which the injured people were riding.

### **3. How Long Must You Be Off Work Before PIP Will Pay?**

In Oregon and Washington, you must be off work for 14 days before PIP will pay your lost income. In Washington, PIP coverage is optional so read your policy to make sure there’s PIP!

### **4. How Much of Your Lost Income Will PIP Pay?**

In Oregon, PIP will pay 70% of what you were making when the MVA occurred up to \$3,000 per month. In Washington, PIP will pay 85% of what you were making up to \$200 per week but not more than \$10,000 total. The policy may provide for more so read the policy!

### **5. For How Long Will Pip Pay Your Lost Income?**

In Oregon, PIP will pay for up to 52 weeks of lost income even if you lost that income more than one year after the MVA. In Washington, PIP will pay wage loss benefits for up to 54 weeks after the accident.

### **6. How Do You Get PIP to Pay Your Lost Income?**

Call your insurance agent and ask them to set up a PIP claim and fill out the information about your lost income. Your doctor will probably need to write a note saying you cannot work.

For more information about personal injury cases, please call Gary R. Johnson at Hurley Re, P.C. (541) 317-5505 or email: [grjohnson@hurley-re.com](mailto:grjohnson@hurley-re.com)