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# UTAH PERSONAL INJURY PROTECTION INSURANCE ("PIP")[1]

**In Utah, PIP insurance is mandatory on all Utah auto insurance policies. See Utah Code Ann. 31A-22-302(1). Utah requires a minimum of $3,000 of PIP insurance on each auto policy. The benefits of PIP, in Utah, are provided regardless of fault. If you recently moved to Utah, or purchased auto insurance in a different state, check with your agent to see if your auto policy includes PIP.**

## What Does PIP cover?

### MED PAY

PIP will pay at least $3,000 of medical expenses incurred because of a car accident. PIP is no-fault, which means it does not matter if you are at fault or not. The only requirement is that you got hurt while in a car.

### LOST WAGES

For a maximum of 52 weeks, PIP will pay $250 per week or 85% of lost income/earning capacity, whichever is less. Note, PIP's lost wage benefit will not include the first three (3) days after the accident unless you are unable to work for more than two consecutive weeks. These benefits are not only available immediately following the accident, but are available if you suffer wage loss after medical treatment later on, so long as the treatment relates to injuries suffered in the accident.

### HOUSEHOLD SERVICES

If your injuries prevent you from performing work around your house, then PIP will pay $20 per day, up to a maximum of 365 days, for those services. See and fill-out the forms provided.

### DEATH EXPENSES

PIP will help pay for funeral, burial, and cremation. Also, on account of death, it will help pay the heirs.

[1] This is not a thorough review of PIP Insurance. Contact an attorney for any questions regarding your PIP insurance