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PRACTICE AREAS

Workers Compensation

Personal Injury

Motor Vehicle Accidents

Wrongful Death

States With No-Fault Vehicle Insurance

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A number of states have no-fault vehicle insurance, also known as **personal injury protection**, to limit premium costs and keep paperwork and litigation at a minimum. Instead of settling things in court, under no-fault insurance, each person accepts responsibility for his or her own damages and losses and collects directly from their own insurance company. The idea behind this type of protection is sometimes better than its practice.

Under this type of insurance, benefits are paid to all parties involved regardless of who was at fault in the accident, and premiums are typically raised in the insurance plan of the driver(s) found to be at fault. Medical expenses and lost wages are covered under no-fault insurance, but typically pain and suffering is not.

Because some cases do need to be taken to court, the name can be misleading. In cases where there is some question as to who is at fault, hiring an attorney can be helpful to ensure that you get the benefits to which you are entitled and do not wind up with higher premiums if you are not at fault. You may also want to sue the at-fault party directly should your medical costs and lost wages exceed your policy limits. It is important to understand your state's rules, as they vary greatly by state. For instance, some state laws say you can sue for serious injuries, including broken bones, severed limbs, internal injuries, and hospitalization, after your insurance coverage has been exhausted. Other states maintain that you can sue if your total medical bills are over a specific dollar amount, which varies by state. Speaking to a specialized attorney can help you determine whether you will be adequately compensated for any injuries sustained. An attorney can inform you of your state's particular rules, and what your insurance covers.