



PERSONAL INJURY

If you are injured in an automobile accident, slip & fall or are the victim of Medical Malpractice, **JUPITER LAW CENTER** can assist you in obtaining a recovery for your injuries, medical bills, lost wages and/or pain and suffering by handling your case, in claim, or referring you to one of our many skilled colleagues for Trial. We have a network of referral attorneys that we may refer you to based upon the specific facts of your case, and we often attend meetings, Depositions and Mediations to lend assistance in seeking the maximum recovery possible.

Below are a few interesting facts about Personal Injury and Automobile Insurance:

The three factors necessary to successfully maintain an action for Personal Injury are:
LIABILITY (ie., did someone do something wrong to cause your damages?)
DAMAGES (ie., what is the nature of your injury, what is your prognosis for recovery?)
COLLECTABILITY (ie., does the Defendant have sufficient insurance coverage or other assets to pay for the damages sustained?)

- PERSONAL INJURY PROTECTION ("PIP") is a portion of your automobile insurance coverage which the State of Florida requires every driver to maintain. It covers Eighty Percent (80%) of your Medical Expenses and Sixty Percent (60%) of your Lost Wages if you are involved in a motor vehicle accident. Since Florida is considered a "NO FAULT" state, it does not matter who caused the accident, because PIP pays regardless of fault. PIP usually covers you, your spouse and any relatives who live with you and a typical policy provides \$10,000.00 in coverage.
- MEDICAL PAYMENTS ("MEDPAY") is that portion of your automobile insurance which covers approximately twenty percent (20%) of the Medical Bills that PIP does not cover. It can also cover additional Medical Bills over \$10,000 if you choose to pay for such extra coverage. Medpay is available in any amount you want to pay for, but, if you have health insurance, buying extra Medpay coverage may be unnecessary.
- PROPERTY DAMAGE ("PD") is that portion of your automobile insurance covering any damage to another driver's vehicle if you are the one who caused the accident. As with PIP, this coverage is mandatory in Florida.
- COLLISION is that portion of your automobile insurance covering damage to your vehicle caused by any motor vehicle accident, even if the accident is your fault, but this coverage is not required in Florida.

- BODILY INJURY ("BI") is that portion of your automobile insurance coverage which pays for the Pain and Suffering of another person if the automobile accident was your fault. Although BI is not required in Florida, it is suggested that you carry as much BI coverage as you can afford so as not to subject your personal assets to attachment if the accident caused substantial injuries to another person.
- UNINSURED/UNDERINSURED MOTORIST ("UM") pays for your pain and suffering to the extent that you are injured by the fault of another driver and that driver's coverage is insufficient to cover your damages (either because he/she has no insurance or too little insurance). UM coverage, like PIP, also applies, in some cases, to household relatives or to other passengers in your vehicle. It is wise to select an amount of UM coverage which is equal to or greater to the BI coverage of your own policy. You are urged to review your policies to see whether this coverage is provided in a sufficient amount.
- The term PHYSICAL IMPACT refers to any outside force, regardless of size or visibility, which touches or enters a person's body and causes harm. The impact does not need to be immediately obvious.
- Intentional infliction of EMOTIONAL DISTRESS is recognized as a cause of action and physical impact or psychological trauma is not always required.
- The owner of a DOG is STRICTLY LIABLE for injuries which the dog causes. However, the owner may not be liable if the person who is bitten is on the owner's property without the owner's prior permission to be there.