

Personal Injury Protection (PIP) Deductible and Work Loss Exclusion Election

Personal Injury Protection (PIP) Coverage protects you, the insured, from certain expenses related to bodily injury and death. According to state law, every owner of a motor vehicle registered or principally garaged in the state of Florida shall maintain Personal Injury Protection Coverage. Such benefits cannot be rejected and are required in limits of \$10,000.

You may reject the Work Loss portion of Personal Injury Protection coverage at a reduced premium. By selecting this exemption, you will not be eligible to receive benefits for lost wages if you are disabled in a motor vehicle accident. You should not reject the Work Loss portion of Personal Injury Protection if you or a dependent resident family member of your household is currently employed.

_____ I reject Work Loss benefits for the named insured.
(initials)

_____ I reject Work Loss benefits for the named insured and any dependent resident family member.
(initials)

Additionally, you may elect to have the total amount of medical expenses, work loss, and replacement services expenses subject to a deductible. Choosing this option would reduce the amount of premium due for Personal Injury Protection coverage. At your choice, the deductible may be applicable to you, the named insured, or to you and any dependent resident family member.

_____ I elect a deductible of \$_____ for the named insured.
(initials)

_____ I elect a deductible of \$_____ for the named insured and any dependent resident family member
(initials)

I further understand and agree that these selections/rejections shall continue to be applicable unless I subsequently request a change to my coverage in writing.

Policy Number: _____ Effective Date: _____

Named Insured: _____
(Print)

Signature: _____ Date: _____
(Named Insured)