



The Florida PIP Insurance Quick Guide

Understanding Personal Injury Protection in Florida (2026 Update)

Prepared for individuals involved in motor vehicle accidents in Florida who want a clear, practical understanding of how Personal Injury Protection (PIP) works, what it covers, and what deadlines apply.

IMPORTANT DISCLAIMER: This resource is provided for general informational purposes only and does not constitute legal advice. Reading or using this material does not create an attorney-client relationship. Every personal injury case is different, and outcomes depend on the specific facts, circumstances, and applicable Florida law. Laws and deadlines may change. If you have questions about your specific situation, you should consult a qualified Florida personal injury attorney.

Introduction

After a car accident, most drivers assume their auto insurance will automatically cover medical care and lost income.

In Florida, that coverage is typically provided through Personal Injury Protection (PIP). However, PIP has strict limits, deadlines, and documentation requirements that many drivers do not fully understand.

This guide explains:

- What Florida PIP covers
- What it does not cover
- The 14-day treatment rule
- Common reasons benefits are limited or denied
- What documents to gather after a crash

This information is intended to provide clarity and guidance, not legal advice, and to help injured individuals make informed decisions after an accident.

What Is Florida PIP?

Personal Injury Protection (PIP) is Florida's no-fault auto insurance coverage.

PIP pays certain economic benefits after a crash, regardless of who caused the accident.

Under Florida law (F.S. § 627.736), most drivers carry \$10,000 in PIP benefits.

PIP is designed to provide partial, immediate coverage for medical expenses and lost income while fault is still being determined. It is not comprehensive coverage.

What Florida PIP Covers (2026)

Medical Expenses: PIP generally covers

- 80% of reasonable and medically necessary treatment
- Emergency room visits
- Doctor visits
- Diagnostic testing (X-rays, MRI, CT scans)
- Physical therapy
- Prescribed treatment related to crash injuries

However, treatment must begin within the required deadline.

Lost Wages

PIP may cover:

- 60% of lost income
- Missed work due to accident-related injuries
- Reduced hours caused by medical restrictions

Employer documentation is typically required.

Replacement Services

PIP may reimburse:

- 60% of necessary household services
- Tasks you are unable to perform due to injuries

This can include limited assistance with basic daily responsibilities



Lost Income and Work Limitations

The 14-Day Treatment Rule

One of the most important aspects of Florida PIP is the 14-day rule.

You must seek medical treatment within 14 days of the accident.

If you do not begin treatment within 14 days, PIP benefits may be denied.

Day 1 is the date of the crash.

Day 14 is the final day to begin qualifying treatment.

Waiting to see if pain improves can result in lost coverage.

This deadline is statutory and enforced by insurance carriers.

Emergency Medical Condition (EMC)

To access the full \$10,000 in PIP benefits, a qualified medical provider must determine that you have an Emergency Medical Condition (EMC).

Without an EMC finding, benefits may be limited to \$2,500.

Insurance carriers rely heavily on provider documentation when evaluating this issue.



What PIP Does Not Cover

PIP does not cover:

- Pain and suffering
- Emotional distress
- Full wage replacement
- Long-term disability beyond policy limits
- Future speculative treatment
- Injuries unrelated to the crash
- Treatment started after the 14-day window

PIP is limited, conditional coverage.

Common Reasons PIP Benefits Are Reduced or Denied

Benefits may be limited if:

- Treatment begins after 14 days
- There is no EMC determination
- Documentation is incomplete
- Medical records do not clearly connect injuries to the crash
- There are gaps in treatment without explanation

Insurance companies evaluate timelines carefully.



What Documents to Gather After a Crash

Proper documentation can make a significant difference.

Crash Documentation

Keep:

- Police report
- Photos of the accident scene
- Vehicle damage estimates
- Insurance exchange information

Income Documentation

Keep:

- Pay stubs before and after the accident
- Employer verification of missed work
- Tax returns if self-employed

Medical Documentation

Keep:

- Emergency room records
- Diagnostic imaging reports
- Doctor visit summaries
- Physical therapy records
- Prescription documentation
- Explanation of Benefits (EOB) statements

Insurance Communication

Keep:

- Letters from your insurance company
- Claim numbers
- Adjuster names
- Notes from phone calls (date, time, summary)

Organization helps protect your rights.



Why This Matters

Many injured drivers assume their insurance “should cover it.”

In practice, coverage depends on:

- Meeting deadlines
- Proper medical documentation
- Compliance with statutory requirements
- Clear linkage between treatment and the crash

Understanding these rules early can prevent unnecessary complications later.



Frequently Asked Questions

Is PIP automatic after a crash?

No. Benefits depend on compliance with statutory requirements.

Can I wait a few weeks before seeing a doctor?

Waiting beyond 14 days may result in denied benefits.

What if my benefits are denied?

Denials should be reviewed promptly. Deadlines for appeals or further legal action may apply.

Does Florida PIP apply if I am a passenger in someone else's vehicle?

In most situations, yes. Florida PIP typically follows the individual, not just the vehicle. If you own a vehicle with PIP coverage, your policy may apply first, even if you were a passenger. If you do not own a vehicle, coverage may come from the vehicle you were occupying. Coverage priority can vary depending on the specific policies involved.

What happens if I am a Florida resident injured while driving out of state?

Florida PIP coverage generally follows you outside of Florida, but the way benefits are applied may depend on the laws of the state where the crash occurred and the specific terms of your policy. Multi-state accidents can involve overlapping insurance rules, and coverage should be reviewed carefully.

How does Florida PIP affect senior citizens?

Senior drivers are subject to the same 14-day treatment rule and benefit limits as any other insured person. However, seniors may face additional complications if pre-existing conditions are involved. Insurance carriers sometimes review prior medical history when evaluating whether treatment is related to the accident. Clear documentation from medical providers is especially important in these situations.

What about "snowbirds" who live in Florida part of the year?

If a seasonal resident maintains a Florida auto insurance policy with PIP coverage, Florida PIP rules generally apply while they are insured under that policy. However, if a snowbird carries insurance issued in another state, Florida's PIP statute may not apply. Residency status, garaging location of the vehicle, and policy language can affect coverage. Reviewing the specific insurance policy is important.



Final Thoughts

Personal Injury Protection exists to provide limited, immediate assistance after a crash. However, it is governed by deadlines and documentation requirements that can significantly affect available benefits.

Being informed about how PIP works allows injured individuals to make better decisions.

About This Guide

Prepared by Kristopher Torres, Esq., Florida Personal Injury Attorney, to help injured individuals better understand how Florida PIP insurance operates in 2026.

Jurisdictional Notice

This guide is intended for informational use within the State of Florida only. Insurance laws vary by state, and this information may not apply outside Florida.

No Guarantee of Outcome

General information and past experiences do not guarantee a similar outcome in any future case. Each case depends on its own facts, documentation, and applicable law.

Medical Disclaimer

This guide does not provide medical advice. Always seek care from qualified medical professionals for injuries or health concerns.

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