

“NO-FAULT” INSURANCE

How we at Flanzig and Flanzig help you navigate the process

Under the New York State No-Fault Insurance Law, if you are injured in a motor vehicle crash you are entitled to No-Fault benefits to cover your **hospital** and **doctor** bills.

All crash related medical bills will be paid regardless of who caused the crash. Further, any doctor or hospital willing to accept No-Fault insurance is not permitted to charge you an additional fee for treatment. If you receive any medical bills send them to my office immediately. In order to be considered for payment bills must be submitted to the insurance carrier in a timely fashion.

No-Fault also entitles you to receive reimbursement of your **transportation expenses** to and from the doctor with a maximum of \$25.00 per day for a period of one year from the date of the accident. If you are using a taxi, get a receipt stating the date and address of the doctor you visited. If you are using private transportation, you must complete and submit a mileage form indicating the name of the doctor visited, the address departed from, the doctor's address, the dates of treatment and round trip mileage. Please contact my office for the mileage form.

You are also entitled to reimbursement for prescriptions as well as other medical devices such as bandages, braces, walking devices. Please obtain a receipt and provide it to our office.

If you are unable to perform your usual household duties and need someone to help you, your doctor can recommend **home care services**. No-Fault will reimburse you a maximum of \$25.00 per day for a period of one year from the date of the accident. A note from your doctor authorizing these services and a paid receipt from the home care service provider will be required by the insurance company.

The no-fault insurance carrier and my office will at some time notify you that the insurance carrier has arranged for their doctor to examine you. If you do not appear at the examination all of your no-fault benefits will be immediately terminated.

If you have any unpaid medical bills, transportation expenses, household service expenses, disability notes or other outstanding no-fault matters make sure that you submit them to my office within twenty one (21) days or the No-Fault carrier may deny payment.

LOST WAGES

In addition to medical expenses, No-Fault will reimburse you for **lost wages** if you are unable to work because of injuries sustained in the accident. Your Lost Wages are to be paid as follows: If you are entitled to Disability coverage from your employer, your Disability insurance carrier will pay you after the first week at a rate of ½ your gross salary to a maximum of \$175.00 per week for 26 weeks. To obtain these benefits, you must within 20 days, file an application for Disability with your Disability carrier. Please follow through on this so you do not lose any of the benefits to which you are entitled.

Thereafter, No-Fault will pay 80% of your salary up to Two Thousand (\$2,000.00) Dollars per month with a set-off for what you are entitled to receive from Disability. Please note that if you are entitled to receive Disability benefits from your employer, but fail to apply for said benefits, No-Fault set-off will still apply. If you are not entitled to Disability benefits, obtain a letter from your employer or written proof and bring it to my office, immediately. The No-Fault carrier will deduct Disability from your wage benefit check, whether you collect Disability or not. We must prove to them that you are not entitled to Disability benefits in order to avoid the deduction for Disability benefits.

REMEMBER you must deal directly with your employer and their Disability carrier. We do not undertake to obtain Disability benefits.

In addition, in order to obtain your No-Fault lost wage benefits in the shortest amount of time, it will be necessary for you to obtain a Disability Note from your treating doctor and send it to my office. **Your doctor must provide you with an updated disability note every thirty (30) days.**

We have given you a No-Fault Wage Verification form to take to your employer. Your employer must fill out this form and return it to you so that you can mail the completed Wage Verification form to our office. If my office does not receive the Wage Verification form we will be unable to obtain your lost wage benefits.

DO YOU OWN YOUR OWN CAR?

If you were a cyclist, pedestrian, or passenger in someone else's car, we need to know if you owned a car or lived in a household with someone who does. There may be available to you excess no-fault coverage as well as SUM (supplemental uninsured/underinsured motorist coverage). Please provide us with the name of that insurance company as well as a copy of the declaration sheet detailing the coverage. If you have any questions about this coverage, call or e-mail immediately. No rates will go up by simply advising us of the coverage. The insurance company must be put on timely notice of the claim.