



Auto Accident Related Injuries

'What is no-fault and what does it cover?'

No-fault is coverage under the automobile insurance policy of the vehicle you occupy at the time of an accident. You may also be eligible for this coverage if you are a pedestrian hit by a vehicle. This coverage is designed to pay for your medical bills and other medically necessary expenses. It is called no-fault insurance because it is available regardless of who caused the accident.

Deadline Info:

The applicable no-fault carrier must be placed on written notice within 30 days of an accident. In most cases, there are no exceptions. This means that you must submit an Application for No-Fault benefits within 30 days of an accident, in order to be able to make a claim for past and future lost wages, medical bills and other medically-necessary expenses. In limited instances, this time frame may be extended.

Amount of Coverage

Hawaii is considered a "no-fault state", which means your motor vehicle insurance company will pay the bills for your injuries and your passengers' injuries up to the personal injury protection benefits ("PIP") limit. And you cannot sue or be sued unless there are serious injuries. Because "no-fault" applies to injuries, not to vehicles or property, the driver-at-fault in an accident is responsible for damages to vehicle and property.

Your minimum motor vehicle insurance policy must have protection for you and your passengers of \$10,000 per person personal injury protection benefits. This is for paying medical and rehabilitative costs.

Your mandatory coverage also includes a \$20,000 per person/\$40,000 per accident bodily injury liability and a \$10,000 per occurrence property damage liability. These cover damages for the injured party when you are at-fault in an accident.