

News From The Law Office of Ellen J. Pesserillo, P.C.

Protect Yourself With PIP

Most drivers know that Texas law requires them to carry insurance to protect other drivers in the event of an accident. However, many drivers are not aware of other kinds of auto insurance available to protect them, including personal injury protection insurance.

Personal injury protection (PIP) insurance is designed to protect you in case of an accident. Unlike other kinds of auto insurance, PIP does not consider who is at fault in the accident. It pays covered claims no matter who caused the accident. So what does PIP cover? PIP covers all medical bills for treatment of injuries suffered in an accident. If you miss work because of your injuries, PIP also covers 80% of your lost income. PIP also will pay for household help or a medical caregiver if your injuries prevent you from working around your house.

In Texas, your insurance company is required to offer you a minimum of \$2,500 in PIP insurance when you purchase your automobile policy. You have the option to purchase more. You may reject PIP coverage entirely, although if you do so the rejection must be in writing.

Auto accidents are always unexpected, and it can be difficult to make ends meet when faced with large medical bills or a sudden loss of income. PIP can help you bridge that gap. If you have more questions about PIP and what it covers, contact your insurance agent.

Statutes of Limitation

We have all heard that “haste makes waste,” but this may not be true when you have been injured. Whether your injury was caused by a car accident, a slip and fall, or a products liability claim, you should contact our firm as soon as possible. One reason for this is that your injury starts the ticking of a legal clock, known as the “statute of limitations.”

A statute of limitations is nothing more than a legal rule that limits how long you may wait before bringing a claim against another person. If you do not make your claim before the statute of limitations passes, the law may prevent you from ever doing so.

Statutes of limitation are followed strictly by Texas courts. If you are even a single day late, your claim may be dismissed “close enough” does not help with the statute of limitations. In a recent Texas case, an injured woman had her claim kicked out of court, simply because she brought her claim a few days after the statute of limitations had expired.

So how long is the statute of limitations for an injury claim? In Texas, the general answer is two years from the date you were injured. However, the time may be more or less than that, depending on the facts of the case and the way in which you were injured. To avoid any problems, call us as soon as possible after an accident or injury so that we can evaluate your case. We’ll make sure that the statute of limitation’s clock doesn’t run out on you.

We Prefer You to Refer!

The period of time following an accident is one of confusion and uncertainty. There are many things to take care of. Hiring a good lawyer is one of them.

Many times people don't know where to go when they need legal help. If you or a loved one has been injured in an accident, call us. We will vigorously represent you and make sure that you are

justly compensated for your injuries. That's our job.

A Picture is Worth . . .

If you are injured in an accident, photograph or videotape your injuries, the accident site and property damage, if any, as soon as possible. A graphic picture can be very helpful when talking to an insurance adjuster or a jury.

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