

Does Pennsylvania's No-Fault Insurance Affect Car Accident Compensation?

An experienced Pittsburgh attorney who is ready to fight for you

Pennsylvania's [no-fault insurance system](#) plays a major role in determining how drivers recover compensation after a car accident. This system changes the way claims are handled and affects what damages are paid and under what circumstances a driver can sue.

Whether you've experienced a minor collision or a more serious [car accident](#), understanding the rules behind no-fault insurance helps you know what compensation to expect and what steps to take after an accident.

What is no-fault insurance in Pennsylvania?

No-fault insurance in Pennsylvania means that drivers turn to their own insurance providers to cover medical expenses, regardless of who caused a car accident. The policy responsible for these payments is called Personal Injury Protection (PIP). PIP covers medical bills, lost wages, and related costs up to the policy limits. This setup helps crash victims receive benefits more quickly without waiting for fault to be determined.

However, no-fault insurance applies only to personal injuries. Property damage claims and vehicle repairs are not included in PIP coverage. For those, you would typically need to file a claim against the at-fault driver's liability insurance.

What types of damages are covered under no-fault insurance?

No-fault insurance covers several key expenses after a car accident, including:

- **Medical bills:** This includes hospital visits, physical therapy, and prescription medications.
- **Lost wages:** If your injury prevents you from working, PIP can cover lost income.
- **Funeral costs:** If a car accident leads to death, PIP helps cover funeral and burial expenses.

What's not covered under PIP are non-economic damages like pain and suffering. No-fault insurance is designed to focus only on immediate financial losses, which leaves out compensation for emotional or psychological harm.

When can I seek damages beyond no-fault insurance?

In some cases, you can step outside the no-fault system and sue the at-fault driver directly. Pennsylvania allows this when your injuries are severe enough to meet specific legal thresholds. These include:

- Medical expenses that exceed your PIP limits
- Permanent injury, disfigurement, or serious impairment of a body function

Once these conditions are met, you can pursue non-economic damages such as pain and suffering, which are not available under PIP.

How does the choice between limited tort and full tort affect compensation?

Pennsylvania drivers must choose between two types of coverage when purchasing auto insurance: limited tort or full tort. This choice affects your ability to seek compensation for non-economic damages.

- **Limited tort:** This limits your ability to sue for pain and suffering unless the injury meets the serious injury threshold.
- **Full tort:** Allows you to sue for pain and suffering regardless of the severity of the injury.

Choosing limited tort coverage typically lowers your premium, but it also restricts your legal options. Full tort coverage gives you more flexibility to recover compensation, but it costs more upfront. If you're unsure which option works best for your situation, consider reviewing your insurance policy and seeking guidance from a skilled Pittsburgh car accident attorney.

Pennsylvania also follows a modified comparative negligence rule. This means if you share some responsibility for a car accident, your compensation can be reduced by your percentage of fault. If you're found more than 50% at fault, you can't recover damages from the other driver.

What happens if the at-fault driver has no insurance?

Uninsured and underinsured motorist (UM/UIM) coverage becomes important if the other driver doesn't have insurance or lacks enough coverage to pay for your injuries. While not required in Pennsylvania, UM/UIM coverage can provide protection. It allows you to file a claim with your own insurer when the at-fault driver's policy falls short.

Without UM/UIM coverage, you may have to sue the driver directly, which can be risky if they don't have assets to cover your damages. Including UM/UIM coverage in your policy can protect you in these situations.

What steps should I take after a car accident in a no-fault system?

After a car accident, taking the right steps can protect your right to compensation. First, report the car accident to the police and wait for an officer to arrive. While waiting for the police, exchange insurance and contact information with the other driver and take pictures of the crash scene.

Then, seek medical attention, even if you feel fine. Some injuries don't show immediate symptoms. This is common with concussions or soft tissue damage, don't show symptoms immediately.

Next, report the crash to your insurance company to begin the PIP claim process. Then, be sure to gather and save all documentation to support your claim, such as medical records and receipts, to support your claim.

Lastly, get legal help from an experienced Pittsburgh car accident lawyer. If you're seeking damages from the other driver's insurance company, don't give them a recorded statement without having an attorney present. Anything you tell insurance companies can be used to downplay or deny your claim.

Take control after a Pittsburgh car accident

The impact of a car accident can last far beyond the crash itself. Injuries, medical bills, and lost wages add up quickly, leaving you overwhelmed. That's why you need a strong legal advocate on your side. [Romanow Law Group](#) can help you fight for the compensation you need to recover and move forward.

We will investigate your case thoroughly, gathering evidence, interviewing witnesses, and securing expert testimony to build a strong claim. Whether through settlement negotiations or taking the fight to court, we have the experience and reputation to make insurance companies take your case seriously.

Don't let the insurance company dictate what happens next. [Contact us](#) today for a free consultation with a trusted Pittsburgh car accident lawyer. We'll review your case, explain your options, and fight for the best outcome. If you can't come to us, we'll come to you.

"He was reassuring from the beginning, and the entire process was much less stressful than I imagined it would be. Simply stated, he works hard for his clients. I highly recommend Romanow Law Group." - Courtney W., trucking accident claim