

### Caring, effective treatment

The Pain Control Institute, Inc. is a group of professionals that specialize in the treatment of automobile accident injuries. We accept PIP coverage with no out-of-pocket expense to you and we file the paperwork - leaving you with less hassle. No attorney is necessary to get these benefits. We also can provide FREE transportation to our well-equipped beautiful Highland Park clinic. We treat you with care and compassion and never rush your treatment. You will find our rehab facility is different from others in Dallas. We use hands on

caring therapy instead of rushing you from machine to machine.



Massage Therapy can be covered 100% under your PIP Insurance

If you experience any pain or muscle soreness after an accident, no matter how minor, you need to be examined by one of our doctors because this usually signals an injury. Most people who go to their family doctor or Emergency Room and are given pills and told that the pain will go away with time. This may not be the best advice as untreated muscle injuries can result in formation of scar tissue which is permanent causing problems and limitations which could last for months or even years.

**Independent Medical Doctor  
Chiropractors  
Medical Massage Therapists**

This brochure is for informational purposes only and should not be construed as legal, medical or insurance advice. If needed contact the appropriate professional.

**FREE CONSULTATION—CALL TODAY!  
214-361-2772**



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**FACTS YOUR  
AUTO  
INSURANCE  
COMPANY NEVER  
WANT YOU TO  
KNOW**



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## PERSONAL INJURY PROTECTION INSURANCE (PIP)

The Texas Department of Insurance requires automobile insurance carriers in our



state to issue all automobile policies it writes with at least \$2,500 worth of PIP coverage and you have this coverage unless you have rejected it in writing. Most people are unaware of this coverage let alone know what it is and therefore very few use it even

though they are paying a premium for it.

Why? Insurance is not understood and most people rely on their agent and claims adjusters to advise them on what to do after an accident. Insurance is a multi-billion dollar business and like most businesses to make a profit, they must keep their costs down, less payout, more profits and bonuses at the end of the year. Good for them, not necessarily the best for you.

### What is PIP?

PIP is a no-fault coverage similar to health insurance on your auto policy for auto accident injuries that cover you, your passengers, and those whom you give permission to use your automobile, regardless of who is at fault. Yes, you can be the cause of the accident and you are still covered. It covers 100% of reasonable and necessary medical expenses, no deductible, no co-payment. The coverage is per person up to the limits and not a total per accident. It does not cover injury to the other party, and that is separately covered under your liability coverage. If you don't have PIP you could still be covered if you were in an accident in a state other than Texas. There also may be coverage if you were hit in a crosswalk by a car or on a bicycle or borrowing someone else's car.



### What will a claim do to my rates and policy renewal?

Under Section 5.7016 of the Texas Insurance Code, automobile insurance carriers cannot non-renew you

for filing only one claim on PIP in any 12 month period if you are not at-fault. Also it's unlikely they would raise your rates for a sole claim on PIP.

### Why doesn't the other guy that hit me pay for my medical expenses and why do I have to use my insurance?

Medical treatment is expensive and you are liable for the costs. There is a chance the other party may never pay all your expenses leaving you a financial burden. PIP gives you peace of mind that your medical bills are covered. If you use your health insurance you may be out a deductible to your doctor, a co-payment and if the health insurance company finds out you were in an automobile accident they may request to be reimbursed. Some people get referred to a medical provider their attorney recommends and that provider agrees to wait until settlement to be paid, months or years later. Since there is a limited number of medical providers who agree to this arrangement, your choice of quality healthcare may also be limited. The answer is to use your PIP coverage so you will not have to pay for medical expenses out of your pocket and to be sure you are getting the best healthcare treatment for you and your family's injuries caused by the accident.