

Personal Injury Protection Benefits
Deductibles and Co-Pays

Pursuant to N.J.A.C. 11:3-4.4, we will apply co-payments and deductibles in the following order:

1. Failure to supply required information on a timely basis.
2. Failure to Pre-Certify Treatment and Diagnostic Tests in accordance with our Decision Point Review/Pre-Certification Plan approved by the NJ Department of Banking and Insurance.
3. Co-Payment for utilizing services other than the Voluntary Network Providers as described in our Decision Point Review/Pre-Certification Plan approved by the NJ Department of Banking and Insurance.
4. The Deductible shown in the Schedule or Declarations.
5. Medical Expense Co-Payment shown in the Schedule or Declarations.

Disputes over benefits due are resolved in accordance with the Dispute Resolution terms of the policy.