



## Guidance Education Service

# *Understanding Medical Payments*



Many policies, including Homeowners, Condo, Landlord, Renters and Auto policies can have a coverage called Medical Payments. The thing you should know is that Medical Payments is available to the injured party **regardless of who is at fault**, assuming there is coverage for the claim.

### Medical Payments for Homeowners

- ~ Medical Payments in your Homeowners Policy covers someone who is injured on or off your premise, related to your activities. It does not cover you or anyone in your household.
- ~ Medical Payments would likely be available in these examples
  - o You are playing baseball and leave the bat out and someone trips on it and hurts themselves.
  - o Someone is at your house, slips on some water and is injured.

### Medical Payments in your Auto Policy

- ~ Medical Payments in your Auto Policy is for you and anyone in your car that is injured because of a covered claim – including you and your family members.
- ~ Medical Payments would likely be available in these examples
  - o You are driving with your daughter as a passenger and rear-end the person in front of you. Both you and your daughter would have Medical Payments coverage available to you.
  - o You are driving with your boss and are rear-ended. Both you and your boss would have Medical Payments coverage available to you.

### Points to remember

- ~ Medical Payments is not health insurance. But it is often used to pay copays or deductibles or treatment not covered by a standard Health Insurance Plan, like chiropractic treatment.
- ~ Depending upon your coverage and type of policy, you may be required to pay the insurance company back for payments made under your Medical Payments coverage if you obtain a settlement for your injury from a third party.

jan@janloeweninsurance.com  
707-528-8483

**Jan Loewen Insurance Services**  
CA License: 0L12184

Please note: This document contains general concepts which should not be applied to any specific circumstance, policy or claim. It is not part of the policy contract and does not obligate the insurance company in any way. Your policy and related endorsements are your contract with the insurance company and as such should be reviewed carefully.