

了解无过错责任险

大多数有驾驶证和驾驶机动车的人都知道在合法上路之前必须要有一份机动车责任保险。

如果您在驾驶中遭遇到了交通事故，保险是为了保护你自己也是保护其他的司机，以及保护私人和公共的财产。

汽车保险有多种多样的级别供您选择，您可以通过支付不同保险费来注册，而且保险公司也会提供不同种类的保险。

无过错责任险应该是在您搜索保险时，您最有可能经常听到的一种普遍的汽车保险。

无过错责任险运作方式有一点复杂，但是最重要的是理解这种保险的基本原理。

大多数州规定，如果您遭遇了交通事故并且受伤了，您可以选择向事故另一方过失的司机来索取赔偿，事实上，通常都是被告司机的保险公司来赔偿。

在这样的情况下，作为“第三方责任险”程序的一部分，您必须说服被告司机的保险公司这场交通事故的过错方是他们的被保人。

只有这样因您的伤势而造成的所有损失才能得到赔偿。但是，即便您可以证明另一方司机是事故的过错方，他的保险公司仍旧会拒绝您的索赔请求，迫使您提起法律诉讼。

因为执意要求保险公司赔付的方式会很昂贵且徒劳，所以有一些州改变了他们的汽车保险系统并设立了无过错责任险。

一、无过错责任险的运作方式

无过错责任险是可以适用于任何汽车保险政策和保险范围的普遍条款，这项条款要求司机们都要购买这项保险来保护他们自己以及他们的汽车，与此同时，如果他们事故的过错方，那么这项条款也限制了他们起诉其他司机的能力。

如果您遭遇的交通事故符合无过错法律的规定，您的汽车保险公司将会赔付您的车遭受到的损失，您的工资损失，以及您的医疗花费。保险公司会根据您的保单规定的限度来为您赔付。

在这样的情况下，不论谁是这场交通事故的过错方，被保险的司机都可以得到赔付。任何牵扯到同一交通事故的其他司机也会有他们自己的保险来覆盖他们的损失和花费。

在完全无过错的系统下，司机们的损失和花费完全可以被他们自己的保险合同覆盖，并且如果投保司机是交通事故的过错方，他们也不能再试图通过起诉事故另一方司机来寻求更多的赔偿。

然而，值得注意的没有任何一个州使用完全无过错的系统。

所以“无过错”州本质上使用的是无过错责任系统和标准法律责任系统的结合，两种责任系统的结合可以使司机为他们疏忽和大意而造成的交通事故的部分负责。

州法律一般都允许您起诉交通事故的另一方来索赔。当然，如果您是事故的过错方，您最好能够了解您所在的州的要求，知道您可以拥有的保险范围，以及您将会为那些部分负法律责任。

二、无过错保险条款

您的保险合同中的无过错保险部分被称为人身伤害保护，或者也会被引用为 PIP 保险条款（PIP：人身伤害保护）。

但是有的保险合同中会将此部分以不同的名字命名。（比如，“选择性的基本经济损失”）。

所以在投保时仔细阅读您的保险合同是非常重要的，您必须了解合同的每一部分涵盖了那些内容，合同中的所有条款的含义是什么，以及您被保险的范围。

如果您有任何的问题或者任何不清楚的领域，您都必须要与您的保险提供者讨论以确保您能完全明白所有的条款。

您要记住的是每个州的保险政策规定都不一样，所以如果您搬到了其他州居住，您必须要更加小心阅读和理解保险条款以及您新的居住州对人身伤害保护条款的限制。

不同州的人身伤害保护打包条款涵盖的内容都不太一样，但是大体上都会涵盖大多数与受伤有关的花费。

最普遍的保险利益包括医疗费，工资损失，配偶丧失服务赔偿，丧葬费用，以及死亡赔偿。

人身伤害保护条款（PIP）的赔偿数额和类型在不同的州都有不同的规定。实际上，在宾夕法尼亚州，肯塔基州以及华盛顿哥伦比亚特区，司机们可以自行选择是否购买人身伤害保护险从而在无过错保险的系统下驾驶。

并且，要记住的是，因为没有任何一个州采取完全无过错系统，所以在一定的情况下，司机们总是要在经济上对他们造成的伤势而产生的花费负责。（参照汽车保险）

如果受伤的一方遭受的伤势非常严重，收到了巨额的医疗账单，或者这场交通事故确定是由另一方司机的疏忽造成的，一些州的法律规定允许受伤的一方可以提起诉讼来向另一方司机索赔。

如果在一场交通事故中您是过错方，而另一方司机试图起诉并胜诉了，那么最理想的状态是，您的标准责任保险会帮您吞并且极大地减少您将要支付给另一方司机的赔偿额。

这也就是为什么责任保险仍旧如此重要的原因，也是为什么每个“无过错”州都要求司机在投保时要加入一份责任险。

快问快答

1. 无过错责任险是选择性的吗？

为了能合法地驾驶，无过错责任险在 18 个州是强制要求购买的。但值得注意的是，一些州要求因交通事故产生的花费以医疗费的形式支付，或者由医疗费保险支付，而不是无过错责任险来赔付。

2. 无过错责任险涵盖什么？

无过错责任险为投保人和他们的乘客涵盖了三个重要的方面：

- a. 由交通事故造成的医院医疗费用

- b. 因交通事故受伤影响到工作能力而产生的收入损失
- c. 有人因车祸死亡而产生的丧葬费用

3. 无过错责任险是否涵盖盗窃损失？

无过错责任保险的范围不包括您车辆的丢失或者您车内物品的丢失。但是，综合保险合同的保险范围包含了您车辆的丢失或者您车内物品的丢失。

4. 无过错责任险是否赔偿车辆损害？

在大多数的案例中，碰撞险或另一方司机的责任险会涵盖由交通事故造成的任何车辆损害，比如肇事逃逸，停车事故，或者其他牵扯到您车辆的事故。

小贴士：怎么样找到性价比最高的车辆保险

当您在您的区域内寻找合适的汽车保险时，不论您是否需要无过错保险，有限责任或标准责任险，您大体上都考虑几个普遍重要的事项。以下是四种可以帮您找到最优费率保险的方式：

1. **要求打折**：许多公司都会为有安全驾驶记录 and 良好支付信用记录的司机以较优惠的保险费率提供最好的保险计划。

2. *在购买前确认费率。* 每个公司提供的价钱都不太一样，您也许会惊讶于他们的报价，所以在做决定之前，您应该多咨询几家保险公司，多做对比。
3. *因为新的设备获得折扣。* 如果您的汽车上装有新的安全设备，比如导航，后视镜，以及增强的汽车门锁系统，你就可以在保险费上省下一些钱。
4. *提高您的驾驶技术。* 良好的行车记录可以证明您是一个安全且负责的司机，所以，如果您有良好的行车记录，您可以用它来和保险公司谈判争取更好的保险费率或保险范围。

为了了解更多关于汽车事故，包括无过错责任保险的内容，您可以立即和我们联

系！

UNDERSTANDING NO FAULT INSURANCE

Most people who have a driver's license and who drive a motor vehicle understand that you need to have insurance coverage in order to legally drive a vehicle on the roads.

This insurance is to protect yourself as well as other drivers and personal or public property in the event you are in an [accident](#) while you are driving.

There are varying levels of automotive insurance coverage that you can sign up and pay premiums for, and there are also different types of insurance.

One common type of auto insurance that you will likely hear as you research insurance policies is something known as No Fault Insurance.

The way it works is a little complicated, but it is important to understand the basics of this kind of insurance. "Most states follow the rule that if you are involved in a car accident and you are injured, then you have the option of bringing a claim for compensation against the negligent driver — usually through that driver's insurance company.

In that situation, as part of the "third party claim" process, you must convince the other driver's insurance company that its own insured was at fault for the car accident.

Only then can you collect any damages for your injuries... Even after all of that, the other driver's insurance company may still deny the claim, forcing you to file a lawsuit.

Because pursuing an insurance claim in that manner can be an expensive and time-consuming endeavor, several states have changed their automobile insurance systems and instituted "No-Fault" insurance coverage" ([Nolo](#)).

HOW NO FAULT INSURANCE WORKS

No Fault Insurance is a general term that can be applied to any auto insurance policy or coverage plan that both requires drivers to carry insurance that takes care of their own protection and vehicle coverage, while at the same time

placing limitations on their ability to sue other drivers over damages that they may have caused if they were at fault for the accident.

In the event of an auto accident where no fault laws are applied, your auto insurance company would pay you for damages to your car, lost wages, and medical expenses up to the limits established in your policy contract.

This would be done regardless of who was at fault for the accident. Any other drivers who were also involved in the same accident would have their individual auto insurance policies cover them and their expenses.

Under a pure no fault system, drivers would be completely covered by their own policy, and could never attempt to sue another driver to seek more compensation for an accident they were at fault for.

However, it is very important to note that there are no states that use a pure no fault system.

Instead, all “no fault” states essentially use a combination of the no fault system and the standard liability system to hold drivers accountable for accidents that have been caused by negligence or recklessness on their part.

States can allow lawsuits to be filed against one party in an auto accident in certain cases. Obviously, it’s a good idea to understand your state’s requirements and to know what you will and will not be covered for and what you will and will not be held responsible for should you be at fault for an accident.

THE NO FAULT POLICY

The actual no fault portion that is included on your auto policy contract will likely be called personal injury protection, or be referred to as the PIP portion of the policy.

But parts of the policy may come under different names (like OBEL, for “optional basic economic loss”).

It is important to review all parts of your insurance policy contract, understand what every section covers, what all the terms mean, and what you are and are not covered for.

Any questions you may have or any areas that are unclear to you need to be discussed with your policy provider so you fully understand all the terms.

It is important to remember that each state is different so if you move out of state you will need to be extra careful about the terms and limitations of PIP coverage for your new state of residency.

“Different states’ PIP packages cover different things, but in general benefits will include most injury-related expenses.

The most common benefits are medical costs, loss of wages, compensation for loss of services, funeral expenses, and death benefits.

The amount and type of PIP required varies from state to state.

In [Pennsylvania](#), [Kentucky](#), and the [District of Columbia](#), drivers can actually choose whether or not they want to purchase PIP and drive under the no fault system. (If not, they operate under the standard liability, or tort, system.)

And remember, because no state is pure no fault, drivers can always be held financially responsible for the cost of injuries they cause in certain circumstances” ([Auto Insurance](#)).

Some states so permit injured parties to sue if they sustain significant injuries, experience extreme medical bills, or if the accident was believed to have been caused by the negligence of another driver.

If you are in an auto accident that you are at fault for and the other driver tries to sue you, your standard insurance policy is what will hopefully absorb most of that and greatly reduce the amount you are required to pay in the event you are successfully sued for damages by another driver.

This is an example of why liability insurance is still so important, and why and every no fault state requires drivers to have it as part of their policy.

FAQs

IS NO FAULT INSURANCE OPTIONAL?

No-fault insurance is currently mandatory for legal driving in 18 states. It is important to note that, some states require that medical expenses caused by the accident be paid through med pay or what is also known as medical payments insurance, not no-fault insurance.

WHAT DOES NO FAULT INSURANCE COVER?

Here are three of the key things this insurance covers for policy owners and their passengers:

Hospital and medical fees and expenses sustained due to injuries caused by the accident

Income losses caused by the inability to work due to injuries from the accident

Funeral expenses in the event someone dies in the accident

DOES NO FAULT INSURANCE COVER THEFT?

No Fault Insurance policies are not used to cover theft of your vehicle or item in your vehicle. Instead, it is your [comprehensive](#) insurance policy that will be responsible for covering losses or damages from the theft of your vehicle or your possessions.

DOES NO FAULT INSURANCE HELP PAY FOR DAMAGE?

In most cases, any type of damage to your vehicle due to an accident, hit and run, parking mishap, or any other incident involving cars would be covered by either your collision insurance or the other driver's [liability policy](#).

TIPS TO FIND THE BEST RATE

When you are looking for the right auto insurance in your area you need to think about a few key things in general, regardless of whether you need no fault, limited liability, or standard insurance. Here are four ways to get the best rate you can:

Ask for discounts. Many companies reward drivers who have safe records and a good history of making payments by giving them better prices and rates on the best plans they offer.

Check rates before purchase. People are often surprised to see how much rate can vary from one place to another, so be sure to shop around and compare prices before making a choice.

Get discounts for equipment. If your vehicle has new safety features like lane assist, rear-view cameras, and enhanced locking systems you could get some savings on your policy rate.

Improve your driving skills. A good track record can go a long way in showing you are a safe and responsible driver so if you have a good record use it to negotiate better rates or coverage.

To learn more about auto insurance, including no fault, contact us today!