

## Personal Injury Glossary

Common terms you may hear in a Florida auto-accident or injury case, arranged roughly in the order they tend to come up.

- **PIP (Personal Injury Protection):** Florida “no-fault” coverage that pays part of your own medical bills and lost wages regardless of fault, up to your policy limit.
- **14-day rule:** In Florida, you generally must seek medical care within 14 days of a crash to be eligible for PIP benefits.
- **BI (Bodily Injury liability):** Coverage that pays for injuries you cause to others; not required of every Florida driver.
- **UM / UIM (Uninsured / Underinsured Motorist):** Optional coverage that protects you when the at-fault driver has no insurance or not enough.
- **Policy limits:** The maximum an insurance policy will pay for a covered claim.
- **Liability:** Legal responsibility for causing harm.
- **Negligence:** The failure to use reasonable care, which causes injury to another.
- **Comparative negligence:** A rule that reduces your recovery by your share of fault for the crash.
- **Adjuster:** The insurance company employee who evaluates and negotiates your claim.
- **Demand letter:** A formal letter to the insurer setting out your injuries, damages, and a settlement demand.
- **Maximum medical improvement (MMI):** The point at which your condition has stabilized and is not expected to improve much further.
- **Soft-tissue injury:** Injury to muscles, ligaments, or tendons (such as whiplash), which may not appear on an X-ray.
- **Permanent injury:** An injury that will not fully heal; in Florida this is often required to recover for pain and suffering in an auto case.
- **Permanent impairment rating:** A physician’s percentage rating of lasting impairment.
- **Traumatic brain injury (TBI):** Injury to the brain from a blow or jolt, ranging from concussion to severe.
- **Letter of protection (LOP):** An agreement to pay a medical provider from your eventual settlement, allowing treatment now.
- **Lien:** A right of a provider or insurer to be repaid from your recovery.
- **Damages:** The compensation you seek: economic (bills, lost wages) and non-economic (pain and suffering).
- **Statute of limitations:** The deadline to file a lawsuit; missing it can bar your claim.
- **Complaint:** The document that starts a lawsuit.

- **Compulsory medical exam (CME):** An examination by a doctor chosen by the defense.
- **Mediation:** A confidential settlement process with a neutral mediator.
- **Settlement:** A resolution of the claim by agreement, without a trial.
- **Verdict:** The decision of the judge or jury at trial.

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