

SUBCHAPTER B. MOTOR VEHICLE LIABILITY INSURANCE FIRST PARTY BENEFITS

75 Pa.C.S. § 1711 Required benefits

(a) MEDICAL BENEFIT.-- An insurer issuing or delivering liability insurance policies covering any motor vehicle of the type required to be registered under this title, except recreational vehicles not intended for highway use, motorcycles, motor-driven cycles or motorized pedalcycles or like type vehicles, registered and operated in this Commonwealth, shall include coverage providing a medical benefit in the amount of \$ 5,000. [NOTE: \$5,000 is the minimum].

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TITLE 75. VEHICLES
PART II. TITLE, REGISTRATION AND LICENSING
CHAPTER 17. FINANCIAL RESPONSIBILITY
SUBCHAPTER A. GENERAL PROVISIONS

75 Pa.C.S. § 1702 Definitions

The following words and phrases when used in this chapter shall have the meanings given to them in this section unless the context clearly indicates otherwise:

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"BENEFITS" or "FIRST PARTY BENEFITS." Medical benefits, income loss benefits, accidental death benefits and funeral benefits.

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"NECESSARY MEDICAL TREATMENT AND REHABILITATIVE SERVICES." Treatment, accommodations, products or services which are determined to be necessary by a licensed health care provider unless they shall have been found or determined to be unnecessary by a State-approved Peer Review Organization (PRO).

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75 Pa.C.S. § 1716. Payment of benefits

Benefits are overdue if not paid within 30 days after the insurer receives reasonable proof of the amount of the benefits. If reasonable proof is not supplied as to all benefits, the portion supported by reasonable proof is overdue if not paid within 30 days after the proof is received by the insurer. Overdue benefits shall bear interest at the rate of 12% per annum from the date the benefits become due. **In the event the insurer is found to have acted in an unreasonable manner in refusing to pay the benefits when due, the insurer shall pay, in addition to the benefits owed and the interest thereon, a reasonable attorney fee based upon actual time expended.**