

75 Pa. C.S. § 1712. Availability of benefits

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 make available for purchase first party benefits with respect to injury arising out of the maintenance or use of a motor vehicle as follows:**(1) **MEDICAL BENEFIT.**-- Subject to the limitations of section 1797 (relating to customary charges for treatment), coverage to provide for reasonable and necessary medical treatment and rehabilitative services, including, but not limited to, hospital, dental, surgical, psychiatric, psychological, osteopathic, ambulance, chiropractic, licensed physical therapy, nursing services, vocational rehabilitation and occupational therapy, speech pathology and audiology, optometric services, medications, medical supplies and prosthetic devices, all without limitation as to time, provided that, within 18 months from the date of the accident causing injury, it is ascertainable with reasonable medical probability that further expenses may be incurred as a result of the injury. Benefits under this paragraph may include any nonmedical remedial care and treatment rendered in accordance with a recognized religious method of healing.(2) **INCOME LOSS BENEFIT.**-- **Includes the following:**

(i) Eighty percent of actual loss of gross income.

(ii) Reasonable expenses actually incurred for hiring a substitute to perform self-employment services thereby mitigating loss of gross income or for hiring special help thereby enabling a person to work and mitigate loss of gross income.

Income loss does not include loss of expected income for any period following the death of an individual or expenses incurred for services performed following the death of an individual. Income loss shall not commence until five working days have been lost after the date of the accident. (3) **ACCIDENTAL DEATH BENEFIT.**-- A death benefit paid to the personal representative of the insured, should injury resulting from a motor vehicle accident cause death within 24 months from the date of the accident.(4) **FUNERAL BENEFIT.**-- Expenses directly related to the funeral, burial, cremation or other form of disposition of the remains of a deceased individual, incurred as a result of the death of the individual as a result of the accident and within 24 months from the date of the accident.(5) **COMBINATION BENEFIT.**-- A combination of benefits described in paragraphs (1) through (4) as an alternative to the separate purchase of those benefits.(6) **EXTRAORDINARY MEDICAL BENEFITS.**-- Medical benefits, as defined in paragraph (1), which exceed \$ 100,000.

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ATTORNEY NOTE: This above Section applies only to your purchase of income loss under your own automobile insurance policy. You would be entitled to pursue a claim

for wage loss against the at-fault driver and/or such driver's insurance carrier, including loss of future earnings if you have such a claim. Also, you would be permitted to pursue wage loss in other (non-motor vehicle) negligence cases against an at-fault party and/or their insurance company.