

You or a family member have been in an accident and are injured. You are incurring out of pocket expenses for your care, recovery or rehabilitation. You know that automobile insurance is supposed to pay the [benefits owed](#) but where do you start? The answer is: **with your own automobile insurance company.**

- Contact your insurance agent or the claim reporting center and let them know you were involved in an accident. An adjuster should contact you within a few days and tell you that No-Fault benefits are available to you. You should receive an "Application for Benefits" form. Complete this form and return it to the insurance adjuster. This form must be submitted to your insurance company within one year of the accident for you to obtain benefits.

If you do not have automobile insurance (and you were not in your own, uninsured motor vehicle at the time of the accident):

- Contact the automobile insurance company of a family member you live with and tell them you were injured in a motor vehicle accident. For example, if you were a pedestrian, struck by a motor vehicle and injured. You do not have an automobile but you live with a family member (parent, grandparent, sibling, child, spouse, etc) who does have automobile insurance - contact your family member's insurance company as if it were your own.

You may not have automobile insurance and not live with anyone with automobile insurance. Many persons are under the impression that in order to be entitled to No-Fault benefits, you must have a policy of insurance for yourself. This is not the case. The general rule is: everybody injured in a motor vehicle accident is covered by No-Fault insurance and is eligible for No-Fault benefits. [Note that there is an exception to this rule for those who are driving their own, uninsured car.](#)