Florida PIP and PDL: what they cover under state minimum auto insurance

Florida drivers face some of the highest insurance rates in the country, yet the state also sets some of the lowest minimum coverage requirements. The result is a system where many motorists carry just enough insurance to stay legal, but may not realize what those policies actually pay for until they need them. Understanding the two required coverages, Personal Injury Protection (PIP) and Property Damage Liability (PDL), is essential for anyone driving in the Sunshine State.

What Florida law requires

Florida is one of a handful of states that operates under a no-fault insurance system for bodily injury. This means that after a crash, each driver's own insurance pays for certain medical expenses and lost wages, regardless of who caused the accident. The state mandates two specific types of coverage for every registered vehicle: PIP and PDL. Together, they form the minimum auto insurance requirements that every Florida driver must carry.

PIP, often called no-fault coverage, handles medical bills and a portion of lost income for you and your passengers when you are hurt in a car accident. PDL covers damage you cause to someone else's property with your vehicle, most commonly another car, but also fences, buildings, or roadside structures. These two coverages are separate from liability insurance for other people's injuries, which Florida does not require at the state minimum level.

Personal Injury Protection (PIP) in detail

Florida law requires every auto policy to include at least $10,000 in PIP coverage. This is the coverage you use first after an accident, no matter who was at fault. It pays up to 80% of reasonable medical expenses directly related to the crash, as well as 60% of lost wages, up to a maximum of $10,000 total. There is also a $5,000 death benefit included in the PIP coverage.

There is an important catch, though. If you are injured in a car accident but do not have what the law calls an "emergency medical condition", a diagnosis made by a doctor within 14 days of the crash, your PIP coverage is capped at just $2,500. That $2,500 limit covers both medical bills and lost wages together, and it often runs out quickly after an emergency room visit or a few follow-up appointments. The 14-day rule is strict: if you delay seeking medical attention, you could lose access to the full $10,000 benefit.

PIP also covers passengers in your vehicle who do not have their own PIP coverage, as well as pedestrians or cyclists struck by your car. In those cases, the injured person files a claim

against your PIP policy. The coverage follows the vehicle, not the driver, so it pays out even if you were driving a borrowed car or were in a rental.

Property Damage Liability (PDL) explained

The second mandatory coverage is Property Damage Liability, set at a minimum of $10,000 per accident. PDL pays for damage you cause to someone else's property when you are at fault in a crash. The most common claim is damage to another vehicle, but the coverage also applies to things like a mailbox, a storefront, a light pole, or a fence.

PDL does not cover damage to your own vehicle. If you hit a tree or a guardrail, your PDL will not pay to fix your car. It only protects the other party. And while $10,000 may sound like enough for a minor fender bender, consider the cost of modern vehicles. A single bumper replacement on a late-model pickup truck can easily exceed $3,000, and if you hit a car with advanced sensors or camera systems, the repair bill can climb much higher. If the total damage exceeds your $10,000 limit, you are personally responsible for the difference.

PDL also does not cover injuries to other people. That is a separate coverage called Bodily Injury Liability, which Florida does not require at the state minimum level. Many drivers assume their basic policy protects them if they injure someone, but that is not the case under the minimum requirements.

What is missing from the minimum policy

The Florida minimum auto insurance requirements leave several important gaps. The most significant is the lack of required Bodily Injury Liability coverage. If you cause an accident and someone is hurt, your PIP will pay up to $10,000 for your own medical bills, but it will not pay for the other person's injuries. Without Bodily Injury Liability, you could be sued personally for medical expenses, pain and suffering, and lost wages that the injured party incurs.

Another gap is that your own vehicle is not protected. If you carry only the state minimum, you have no coverage to repair or replace your car if you are at fault in an accident. That includes hitting a deer, crashing into a tree, or being struck by an uninsured driver who cannot pay. Collision coverage and comprehensive coverage are optional under Florida law, but they are the only way to protect your own vehicle.

Uninsured motorist coverage is also optional, but it can be valuable in a state where a significant number of drivers carry no insurance at all. If you are hit by someone without insurance, your own uninsured motorist coverage can step in to pay for your injuries beyond what PIP provides.

How the minimums compare to real-world costs

A $10,000 PIP limit might cover a single emergency room visit and a couple of follow-up appointments, but it will not come close to covering a serious injury such as a broken bone that requires surgery, or a traumatic brain injury. Once PIP is exhausted, you are on your own unless you have health insurance or additional coverage. Similarly, $10,000 in PDL can be used up quickly if you hit a newer car or cause damage to property in a commercial area.

For drivers who own a vehicle worth more than a few thousand dollars, or who have assets to protect, the minimum coverage is rarely enough. Many insurance professionals recommend carrying at least $100,000 in Bodily Injury Liability per person and $300,000 per accident, along with $50,000 in Property Damage Liability. That may sound like a lot, but the cost difference between a minimum policy and one with reasonable limits is often smaller than people expect.

For local information on Florida auto insurance requirements and coverage options, many St. Pete drivers turn to Auto Insurance St. Pete as a starting point for understanding what their policy includes. The site provides clear explanations of how PIP and PDL work, and how to evaluate whether the minimum coverage fits your personal situation.

Exceptions and special cases

Not everyone in Florida is subject to the same insurance requirements. Motorcycles are not covered by the no-fault system and do not require PIP. Instead, motorcycle owners must carry $10,000 in medical payments coverage. Commercial vehicles, taxis, and ride-share drivers have different requirements as well, often with higher minimums.

If you are a rideshare driver for Uber or Lyft, your personal auto policy may exclude coverage when you are logged into the app and waiting for a ride request. The companies provide some coverage during that time, but the details vary. Checking with your insurer and the ride-share company is important to avoid a gap in protection.

Penalties for driving without insurance

Driving without the required PIP and PDL can lead to serious consequences. If you are caught, you face a license suspension, a reinstatement fee, and the requirement to file an SR-22 form with the state for three years. An SR-22 is a certificate of financial responsibility that your insurance company files with the Florida Department of Highway Safety and Motor Vehicles. It typically comes with higher premiums because it flags you as a high-risk driver. Beyond the legal penalties, being uninsured after an accident can leave you personally liable for all damages, which can be financially devastating.

Making sense of your options

The Florida minimum auto insurance requirements are designed to provide a basic safety net, not comprehensive protection. PIP covers your own medical bills up to $10,000, with limits depending on the severity of your injury and how quickly you see a doctor. PDL covers damage you cause to other people's property, also up to $10,000. Neither covers your own vehicle repairs, nor does either cover injuries you cause to another person.

Anyone shopping for a policy in Pinellas County should take the time to understand what each coverage does and does not do. Websites like **Auto Insurance St. Pete** offer clear breakdowns of these coverages and help drivers compare options without pressure. Knowing the limits of the minimum policy is the first step toward making an informed decision about whether to add extra protection.

Whether you stick with the state minimum or choose higher limits, understanding PIP and PDL is the foundation of being a responsible driver in Florida. The law requires these coverages for a reason, but they are only the starting point. Your own situation, the value of your car, your health insurance, your savings, and your tolerance for risk, should guide what you carry beyond the minimum.