

After a Car Accident in Minnesota

Simple next steps, your rights, and common questions to help you feel informed and at ease.



Minnesota no-fault basics

Minnesota is a no-fault state. If you are hurt in a crash, the auto policy that applies to you usually pays first for injury-related benefits, even if the other driver caused the accident.



\$20,000 for medical expenses

Covers reasonable and necessary injury-related care.



A separate \$20,000 for non-medical losses

Covers wage loss, reduced earning capacity, replacement services, and homemaker services (up to \$200 per week).



Wage-loss benefits may pay 85% of lost gross income, up to \$500 per week.



Replacement or homemaker services may be covered, generally up to \$200 per week.

These benefits are generally available per injured person. No-fault/PIP covers injuries, not damage to your vehicle.



What to do next

1 Get checked out.

Go to the ER or urgent care for emergency symptoms. Even if you feel mostly okay, it is smart to get evaluated if you have pain, headache, dizziness, numbness, stiffness, or other symptoms.

2 Open a claim with your own auto insurer.

In Minnesota, if you are injured, you should tell your insurer you were in a crash and want to open a no-fault/PIP claim. Ask for the claim number, adjuster name, and where bills should be sent.

3 Ask about medical benefits or assignment of benefits.

This can help you access care and may allow providers to bill the claim directly, depending on the office and insurer.

4 Get the care you need.

Depending on your injury, care may include imaging, urgent care, orthopedics, chiropractic, physical therapy, massage, acupuncture, and other reasonable treatment.

5 Keep records.

Save receipts, work notes, mileage, and documentation of missed work, reduced wages, and help you needed at home. Symptoms can show up later, so follow up if anything changes.



Your rights

- You can seek care even if the crash looked minor or your car had little damage.
- Low-speed and rear-end crashes can still cause real injuries.
- Pain and other symptoms do not always start right away.

- Your no-fault medical benefits are generally not limited to a managed-care network.
- If you were injured, opening a claim does not automatically mean your rates will go up. Insurers use their own surcharge rules, so ask your insurer for its surcharge disclosure if you have concerns.
- Your insurer may later seek reimbursement from the at-fault driver's insurer.



Common Q&A

Why do I call my own insurance if the other driver was at fault?

Because Minnesota is a no-fault state. Your no-fault/PIP coverage usually pays first for injury-related benefits, and the insurers sort out reimbursement later.

Should I file a claim if I am hurt?

Yes. If you were injured or may need treatment, open the claim as soon as you can. Many policies require notice within 6 months, and sooner is better.

My car barely has damage. Can I still be injured?

Yes. The amount of vehicle damage does not always reflect what happened to your body. Even a low-speed rear-end collision can lead to pain or problems that show up later.

Do I need an attorney?

Not always. An attorney can be helpful in navigating the personal injury claims process, especially when fault is disputed, benefits are delayed or denied, you feel pressured to settle or stop care while treatment is still necessary, or the other driver was at fault and you were injured. The most important thing is having the right team on your side.



How our office can help



Personalized care based on your diagnosis, history, and goals.

Expert documentation and case guidance.

An extensive network with top providers for imaging, orthopedics, physical therapy, and other specialists, along with recommendations for the best, most ethical attorneys in personal injury.