

NO FAULT AUTOMOBILE INSURANCE COVERAGE

SURVIVOR BENEFITS

If your loved one has died as a result of a crash that was the fault of another driver, you have an immediate right to sue to the at-fault driver and are entitled to no-fault benefits to begin compensating you and your family for your loss.

No-fault coverage provides coverage for funeral expenses.

The Minnesota No-Fault Act provides for up to \$5,000 for funeral expense coverage to include such items as casket, burial, flowers and an organist.

No-fault wage loss benefits may provide compensation to your family for the loss of an individual who was an economic provider for your household.

If your deceased loved one was an economic provider for your family, your family may receive up to \$500 per week for a maximum of \$20,000 in survivor's no-fault wage loss benefits.

Other contributions of money or economic value (not including services) the surviving dependents would have received from the decedent are also reimbursable to the surviving family members through no-fault benefits. Also included in the category of economic value are the following tangible items: insurance benefits, disability coverage, pension and Keogh plan, proceeds of household business such as crafts or day care, routine household services, and expenses for wages to compensate a replacement worker for running a business.