

**8.20 MEDICAL EXPENSES (AUTO) (Approved 12/96)**

The plaintiff's claim in this case does not include any claims for medical expenses. Therefore, in determining the reasonable amount of damages due to plaintiff, you shall not speculate about the medical expenses plaintiff may have had.

***NOTE TO JUDGE***

*Roig v. Kelsey*, 135 N.J. 500 (1994). The New Jersey No Fault Law Automobile Reparation Reform Act N.J.S.A. 39:6A-1 *et seq.* bars recovery for the medical expense deductible and 20% co-payment under PIP policies.