

**UNINSURED MOTORISTS, NO-FAULT, AND COLLISION COVERAGE SELECTION FORM
MICHIGAN**

NAME:
ADDRESS:

PROTECTION AGAINST UNINSURED/UNDERINSURED MOTORISTS

Michigan law permits you to make certain decisions regarding Uninsured and Underinsured Motorists Coverage. This document describes this coverage and the options available with respect to Uninsured and Underinsured Motorists Coverage. You should read this document carefully.

Bodily Injury Uninsured and Underinsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. If you purchase Uninsured Motorists limits greater than \$40,000 your coverage will also include Underinsured Motorists Coverage. Underinsured Motorists Coverage provides protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an underinsured motor vehicle because of bodily injury caused by an automobile accident. Underinsured Motorists Coverage will apply only if your own Underinsured Motorists limit is higher than the bodily injury limit of the negligent owner or operator of a motor vehicle.

In accordance with Michigan Statutes, your automobile or motor vehicle liability policy may have Uninsured Motorists coverage, which provides protection against uninsured and underinsured motor vehicles equal to the Bodily Injury and Property Damage Liability limits of your policy. You may, however, elect lower limits of Uninsured Motorists coverage, but not less than the Minimum Financial Responsibility Limits. You also have the option to reject Uninsured Motorist coverage entirely.

Please indicate your Uninsured Motorists coverage selection:

- I reject Uninsured and Underinsured Motorists Coverage in its entirety. I understand that by selecting this option, I have NO PROTECTION for damages as a result of a bodily injury caused by an uninsured motorist.

- I select Uninsured and Underinsured Motorists Coverage at the limit equal to my policy's bodily injury liability limit.

- I select Uninsured and Underinsured Motorists Coverage less than my policy's bodily injury liability limit, but greater than or equal to the minimum Financial Responsibility Limit. I want a limit of _____

PERSONAL INJURY PROTECTION COORDINATION OF BENEFITS

(Only applies to an individual named insured and the named insured's resident relatives)

Public Act No. 72 of 1974 provides that a reduction in Michigan Personal Injury Protection Premiums may be afforded with respect to vehicles owned by an individual if there exists other insurance, such as group medical, individual medical, Medicare which provides hospital, surgical, medical and/or loss of time benefits and the insured elects to make these benefits primary as respects himself, his spouse and other relatives residing with him.

Such an election would make the automobile policy secondary, and your automobile policy would be responsible only for those personal protection benefits not covered by your health insurer, thereby eliminating any duplication of benefits.

So that your policy may be properly rated, please indicate your Personal Injury Protection coverage preference below:

- I have other insurance to cover allowable medical expenses and want this automobile policy to become secondary to such insurance;

- I have other insurance to cover work loss benefits and want this automobile policy to become secondary to such insurance;

- I have no other insurance to cover either allowable medical expense or work loss benefits and/or want this automobile policy to be primary insurance.

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NO-FAULT PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK

Changes in the Insurance Laws may make you pay for damages, of up to \$500, which are caused as a result of an automobile accident in Michigan.

If you caused the accident which damaged another auto, and the owner cannot make a full recovery from an insurance policy, he can sue you in the Michigan Small Claims Court. If he wins, you will have to pay for those unrecoverable damages, up to \$500.

We will provide you with the insurance to pay the amount awarded, at an additional premium. To make certain that your new policy is issued correctly; please indicate your choice below:

- COVERAGE REJECTION** – I have had this coverage explained and do not want to purchase this Property Damage Liability Coverage Buyback Insurance. I understand that if rejected, no coverage will be afforded for any amount awarded by the Michigan Small Claims Court, as judgment for unrecoverable damages from an automobile accident occurring in Michigan.
- Property Damage Liability Coverage Buyback Insurance** – I have had this coverage explained and will pay the additional premium to purchase this additional coverage. I understand that the Company's maximum limit of liability for this coverage shall be \$500.

COLLISION COVERAGE OPTIONS

You have an option to purchase collision coverage on a Limited, Regular or Broad Form basis. When collision coverage is to be provided, designate your choice below:

- Regular Collision
- Limited Collision
- Broad Form Collision

I understand that the coverage selection or rejection indicated above shall apply on the policy(s) in effect at the time this form is executed and all future renewal policies until I notify the insurance company **IN WRITING** of any changes.

If you sign below, and/or pay any premium, you have evidenced your actual knowledge and understanding of the availability of these benefits and limits as well as the benefits and limits you have selected.

SIGNATURE OF NAMED INSURED	DATE
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