



MICHIGAN SUPPLEMENTAL APPLICATION

MUST be completed if Auto Liability Coverage is requested

Form with fields: APPLICANT/NAMED INSURED, DBA, IF ANY, POLICY/QUOTE NO, EFFECTIVE DATE

PLEASE READ THIS ENTIRE FORM CAREFULLY

UNINSURED/UNDERINSURED MOTORIST COVERAGE SELECTION

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.

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 Liability limits of your policy.

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 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:
20,000/40,000 40,000/40,000 25,000/50,000 50,000/100,000

NO-FAULT PROPERTY DAMAGE LIABILITY COVERAGE BUYBACK (MINI-TORT)

Changes in the Insurance Laws may make you pay for damages, of up to \$3,000, 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.

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 (Mini-Tort) 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 (Mini-Tort) 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 \$3,000.



PERSONAL INJURY PROTECTION (PIP) COVERAGE SELECTION

THE PURPOSE OF THIS SECTION

The purpose of this form is to explain the choice you have regarding your **Personal Injury Protection (PIP) medical** coverage and to assist you in making that choice. Read this form carefully because the choice you make will have financial consequences for you, your company and your employees.

PERSONAL INJURY PROTECTION (PIP) MEDICAL COVERAGE EXPLAINED

Personal Injury Protection (PIP) pays allowable expenses for medical care, recovery, rehabilitation, wage loss, and replacement services. PIP coverage also includes some funeral expense benefits and survivor's benefits which are paid to the dependents of a covered person if injuries from an auto accident result in their death. This form allows you to select the level of **PIP medical** coverage you want included in your commercial auto policy.

This form is divided into six sections, which are described below.

- **Section A** will review your **PIP medical** coverage options and the risks and benefits of each option.
- **Section B** will ask you to choose ONE coverage option.
- **Section C** will ask you to certify your choice and acknowledge the information within this form.
- **Section D** will ask you to verify your coordination of benefits.
- **Section E** will ask you to choose your election for **attendant care** benefits.
- **Section F** will ask for your acknowledgement and understanding of this document in full.

NOTICE

You must choose the level of **PIP medical** coverage you wish to have under your auto policy. If you do not make a selection from the options listed:

- Your policy will be issued with unlimited **PIP medical** coverage; AND
- You will be charged the appropriate premium for this coverage.

DEFINITIONS: The terms in bold letters throughout this form are defined below.

Applicant means a person, company or business who has submitted an application for insurance but is not yet insured under a policy.

Attendant care means services to assist an injured person with tasks they would normally do for themselves (e.g., eating, bathing, dressing, grooming, and medication administration). It may also involve supervision or other types of support.

Excess attendant care means additional coverage purchased for **attendant care** above the **PIP medical** coverage limit selected for your policy.

Individual Named Insured means a named insured which is not a Corporation, Joint Venture, Trust, LLC or Partnership.

Michigan Assigned Claims Plan is a program that may pay benefits to people injured in an accident involving a motor vehicle when there is no applicable auto insurance policy.

Named insured means the individual(s), company or business named in an insurance policy.

Personal Injury Protection (PIP) Medical is coverage under an auto insurance policy issued in Michigan that pays allowable expenses for medical care, recovery, rehabilitation, and some funeral expenses.



DEFINITIONS: (Continued)

Qualified health coverage means either of the following:

- Health and accident coverage that does not exclude or limit coverage for injuries related to auto accidents and has an annual individual deductible of \$6,000 or less; OR
 - Coverage under both Medicare Parts A and B.
- Medicaid and health care sharing ministries are examples of coverages that are NOT considered **qualified health coverage**.

Resident relative means a relative of either you or your spouse who lives in the same household.

SECTION A: PIP MEDICAL CHOICES AND THE RISKS AND BENEFITS OF EACH	
Option 1: Unlimited Coverage	
This option provides the most coverage. It will pay for all allowable expenses for care, recovery, and rehabilitation if a person covered under this policy is injured in an auto accident.	
Risks	The premiums for this option are higher than premiums for other options.
Benefits	PIP medical will cover costs that may not be covered by health insurance, such as rehabilitation and attendant care . This choice will significantly limit the risk that anyone covered under this policy will have out-of-pocket costs for their care.
Option 2: Limited Coverage of \$500,000	
Option 3: Limited Coverage of \$250,000	
If you choose one of these limits, this amount is the most your auto insurance policy will pay per person per accident for an injured person's expenses under PIP medical coverage.	
Risks	Limited PIP medical coverages may not be enough to cover medical expenses. If the PIP medical limit is reached, an injured person may need to rely on other health coverage, which may not cover all medical, rehabilitation, or attendant care costs. If an injured person does not have other health coverage, they may be personally responsible for paying these expenses. NOTE: Your insurance company must offer excess attendant care coverage, which you may purchase for an additional premium. Excess attendant care selection will appear in section E.
Benefits	Lower coverage limits have less expensive premiums than plans with higher or unlimited PIP medical coverage. Up to the limit chosen, PIP medical will cover the cost of products and services that may not be covered by health insurance, such as rehabilitation and attendant care .



SECTION A: PIP MEDICAL CHOICES AND THE RISKS AND BENEFITS OF EACH (CONTINUED)

The below option is only available to Individual Named Insureds

Option 4: Limited Coverage of \$250,000, with some or all persons excluded from PIP medical

This option is only available if you choose the \$250,000 **PIP medical** limit.

- A **named insured** who wishes to exclude **PIP medical** must have **qualified health coverage** that is not Medicare.
- Any **resident relative** or spouse who wishes to exclude **PIP medical** must have **qualified health coverage**.

Anyone who is excluded will have no **PIP medical** coverage. Anyone who is not excluded will have \$250,000 in **PIP medical** coverage.

Risks	<p>ANYONE YOU EXCLUDE WILL NOT HAVE PIP MEDICAL COVERAGE.</p> <p>In addition:</p> <ul style="list-style-type: none"> • Persons relying on qualified health coverage to pay for auto accident injuries should be aware that, unlike auto insurance, health insurance stops paying when the policy ends or is canceled. • If any excluded person loses qualified health coverage, you must notify your insurer within 30 days of loss of coverage. • Within 30 days of losing qualified health coverage, if an excluded person is injured in an auto accident, coverage will be provided by the Michigan Assigned Claims Plan up to \$2,000,000 if they have no other qualified health coverage or PIP medical coverage. • A person who has not obtained qualified health coverage or PIP medical coverage within 30 days of the loss of coverage will not be entitled to any PIP medical benefits. <p>NOTE: Your insurance company must offer excess attendant care, which you may purchase for an additional premium. This coverage is only available to those who are not excluded from PIP medical coverage. Excess attendant care selection will appear in section E.</p>
Benefits	<p>You will pay a reduced premium because you will not be charged a premium for PIP medical coverage for anyone who is excluded.</p>

The below option is only available to Individual Named Insureds

Option 5: Limited Coverage of \$50,000

If you choose this limit, \$50,000 is the most your auto insurance company will pay per person per accident for an injured person's expenses under **PIP medical** coverage.

You may select this option if:

- The **applicant** or **named insured** is enrolled in Medicaid; AND
- Any spouse and all **resident relatives** have one of the following:
 - a) **Qualified health coverage**;
 - b) Medicaid enrollment, or
 - c) Coverage under another auto policy with **PIP medical** coverage.

Risks	<p>Limited PIP medical coverages may not be enough to cover the cost of your medical care. If your PIP medical limit is reached, you may need to rely on other health coverage, which may not cover all medical, rehabilitation, or attendant care costs. If you do not have other health coverage, you may be personally responsible for paying these expenses.</p> <p>NOTE: Your insurance company must offer excess attendant care coverage, which you may purchase for an additional premium. Excess attendant care selection will appear in Section E.</p>
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SECTION A: PIP MEDICAL CHOICES AND THE RISKS AND BENEFITS OF EACH (CONTINUED)

Benefits	<p>Lower coverage limits have less expensive premiums than plans with higher or unlimited PIP medical coverage.</p> <p>Up to the limit chosen, PIP medical will cover the cost of products and services that may not be covered by health insurance, such as rehabilitation and attendant care.</p>
<p><i>**The below option is only available to Individual Named Insureds**</i></p> <p>Option 6: No PIP medical coverage for anyone covered by this policy.</p> <p>You may select this option if:</p> <ul style="list-style-type: none"> • The applicant or named insured has coverage under both Medicare Parts A and B, AND • Any spouse and all resident relatives covered by the policy have qualified health coverage or are covered under another auto policy with PIP medical coverage. 	
Risks	<p>NO PIP MEDICAL COVERAGE WILL BE PROVIDED UNDER YOUR POLICY.</p> <p>You and any other persons covered by this policy will not have PIP medical coverage. You and those persons may have to rely on other health coverage to pay for medical expenses resulting from an auto accident, which may not cover all products and services that PIP medical provides.</p> <ul style="list-style-type: none"> • Persons relying on qualified health coverage to pay for auto accident injuries should be aware that, unlike auto insurance, health insurance stops paying when the policy ends or is cancelled. • If anyone covered by the policy loses qualified health coverage, you must notify your insurer within 30 days of loss of coverage. • Within the 30 days of losing qualified health coverage, if anyone covered by the policy is injured in an auto accident, coverage will be provided by the Michigan Assigned Claims Plan if they have no other qualified health coverage or PIP medical coverage. • A person who has not obtained qualified health coverage or PIP medical coverage within 30 days of the loss of coverage will not be entitled to any PIP medical benefits.
Benefits	<p>You will pay a reduced premium because your policy will not be charged a premium for PIP medical coverage.</p>



SECTION B: PIP MEDICAL COVERAGE OPTIONS AND CERTIFICATION

Make your selection carefully because the choice you make will have financial consequences for you, your company, and your employees. If you choose more than one option, your insurer will provide the option that has the highest level of benefits and will charge the appropriate premium for that option.

INITIAL ONE AND ONLY ONE option on the line next to your choice:

- _____ Option 1: Unlimited coverage **OR**
- _____ Option 2: \$500,000 per person per accident **OR**
- _____ Option 3: \$250,000 per person per accident **OR**
- _____ Option 4: \$250,000 per person per accident with exclusions (**Individual Named Insureds** only) **OR**

By selection Option 4, you certify that one or both of the following are true:

- A **named insured** who is excluding **PIP medical** has **qualified health coverage** that is not Medicare.
- Any **resident relative** or spouse who is excluding **PIP medical** has **qualified health coverage**.

Full Name of Each Excluded Person on the Policy	Date of Birth

- _____ Option 5: \$50,000 per person per accident (**Individual Named Insureds** only)

By selecting Option 4, you certify that both of the following are true:

- The **applicant** or **named insured** is enrolled in Medicaid; AND
- Any spouse and all **resident relatives** have **qualified health coverage**, is enrolled in Medicaid, or are covered under another auto policy with **PIP medical** coverage.

- _____ Option 6: No **PIP medical** coverage (**Individual Named Insureds** only)

By selecting Option 5, you certify that both of the following are true:

- The **applicant** or **named insured** has coverage under both Medicare Parts A and B; AND
- **Any** spouse and all **resident relatives** have **qualified health coverage** or are covered under another auto policy with **PIP medical** coverage.



SECTION C: CERTIFICATION

You must initial each line below.

- _____ I have read this form. I understand the **PIP medical** options available and the benefits and risks associated with those options.
- _____ I have made a coverage selection and I understand that the selection I have made applies to any person claiming benefits under this policy.
- _____ I understand that if I have not made a selection, the policy will be issued with unlimited **PIP medical** coverage and I will be charged the premium for this option.
- _____ I understand that if I have chosen Option 4 or Option 6, the following apply to me:
1. I must provide proof of **qualified health coverage** with my completed application.
 2. I must notify my insurer within 30 days if a person who has **qualified health coverage** loses their **qualified health coverage**. A person who has not obtained **qualified health coverage** or **PIP medical** coverage within 30 days of the loss of coverage will not be entitled to any **PIP medical** benefits.

SECTION D: PERSONAL INJURY PROTECTION COVERAGE COORDINATION OF BENEFITS

Note: This section is not applicable if you have chosen Option 5: NO **PIP medical** coverage. Please skip to section F.

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 Coordination of Benefits preference below:

- I am covered by a Primary Health/Medical plan which covers any allowable medical expenses available under **PIP medical** coverage and I elect to make my Personal Injury Protection coverage secondary over the other available health and accident coverage with respect to such allowable medical expenses.
- I am covered by a Primary Work Loss plan which covers any work loss benefits available under **PIP medical** coverage and I elect to make Personal Injury Protection coverage secondary over the other available health and accident coverage with respect to such work loss benefits.
- I am covered by Primary Health/Medical and Work Loss plan which covers any allowable medical expenses and work loss benefits available under the **PIP medical** coverage and I elect to make **PIP medical** coverage secondary over the other available health and accident coverage with respect to such allowable medical expenses and work loss benefits.
- I am not covered by a Health/Medical plan or a Work Loss plan; therefore, by selecting this option, the **PIP medical** coverage I have chosen will be primary coverage.



SECTION E: EXCESS ATTENDANT CARE BENEFITS RIDER

Note: This section is not applicable if you have chosen *either* of the following:

- Option 1: Unlimited **PIP medical** coverage OR
- Option 6: NO **PIP medical** coverage. Please skip to section F.

Michigan law states that an insurer shall offer a rider that would provide coverage for **attendant care** in excess of the applicable **PIP medical** coverage limit. **This rider must be offered to any driver that chooses the \$50,000, \$250,000 or \$500,000 PIP medical coverage limits.**

Please select your Excess Attendant Care benefits option below:

I elect to carry this rider which will provide **attendant care** benefits in excess of the **PIP medical** limit that I have chosen. (if this selection is made, **excess attendant care** coverage will be provided in an amount equal to 10% of the selected **PIP medical** limit)

I reject this rider which would provide **attendant care** benefits in excess of the **PIP medical** limit that I have chosen.

Note: This policy is exempt from the filing requirements of Section 2236 of the Insurance Code of 1956, 1956 PA 218 and MCL500.2236

SECTION F: APPLICANT'S ACKNOWLEDGEMENT

By my signature, I hereby acknowledge that I have read, or have had read to me, the above explanations and offers of coverage stated above. I have indicated whether or not I wish to purchase each coverage in the spaces provided. I further understand the above explanations of these coverages are intended only to be brief descriptions of coverages, and that payment of benefits under any of these coverages is subject both to the terms and conditions of my automobile insurance policy and to the State of Michigan's laws.

APPLICANT/NAMED INSURED SIGNATURE	DATE