MI No Fault Auto Reform is effective 7/2/2020

New coverage options will be available on 7/2/2020 for active and new policies. Below are highlights of what these changes will include and how to prepare. A large portion of the reform change is being made to personal injury protection, by giving you options to choose from. We all currently have unlimited PIP coverage. This in turn effects bodily injury limits.

Bodily injury.

Covers claims against you for injuries to others if you are at fault in an accident. Including pain and suffering or medical costs.

- State minimum limits are $50,000/$100,000
- Companies reccomend $250,000/$500,000

Limited property damage.

This limit is increasing on all policies from $1,000 to $3000.
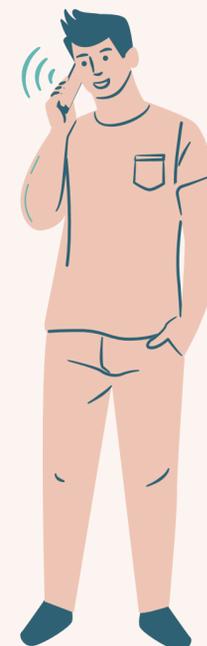
Umbrella coverage.

A policy you can add to your package that provides liability coverage beyond your policy limits. It is designed to protect your personal assets from property damage or bodily injury lawsuits. Some companies will even provide you with a discount on your auto and home insurance for having.

What to expect .

Reform paperwork will be sent 50-90 days before your renewal after July 2020. We can process mid-term PIP changes upon request.

Personal injury protection.

Or allowable expense for medical care, attendant care, some funeral expenses, and products or services reasonably necessary for an injured person's care, recovery or rehabilitation. It also pays for wage loss, replacement services, and survivor loss benefits.

Order of priority.

PIP coverage is narrowed to only named insured(s), the named insured's spouse, and resident relatives. Coverage for others must now come from the injured party's **own** policy or MACP.

MACP- Michigan Assigned Clams Plan

Call us with any questions.

We are available Monday through Friday 9-5 to help you with any auto reform questions, paperwork or changes.

We are also still here for your auto, home, business, life and health insurance needs. Please don't hesitate to call.