

**MICHIGAN SELECTION OF PERSONAL INJURY PROTECTION (PIP)
MEDICAL COVERAGE - COMMERCIAL/BUSINESS**

AGENCY:	APPLICANT/NAMED INSURED:	
	INSURANCE COMPANY:	
	POLICY/QUOTE NO.:	EFFECTIVE DATE:

READ THIS ENTIRE FORM CAREFULLY

THE PURPOSE OF THIS FORM

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) medical coverage provides replacement services and medical benefits paid to the dependent or injured person. You can select the level of coverage.

This first page describes what PIP coverage is. A quick way to think about this is PIP pays unlimited, lifetime medical and other benefits like lost wages, if you are injured in an auto accident

...n, wage loss, and benefits which are provided. This form allows you

This form is divided into three sections:

- Section A will ask you to select the level of coverage you wish to purchase.
- Section B will ask you to select the level of coverage you wish to purchase.
- Section C will ask you to certify your choice and acknowledge the information within this form.

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.

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.

Section A: Your PIP Medical Choices and the Risks and Benefits of Each

Option 1: Unlimited Coverage

This option provides the most coverage for an injured person covered under this policy is injured.

Risks The premiums for this option are the highest.

Benefits **PIP medical** will cover the cost of products and services 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.

Section A is what you have now, if you wish to keep your policy "as is" you don't need to go further, you can disregard this form completely.

Option 2: Limited Coverage of \$500,000 OR

Option 3: Limited Coverage of \$250,000

If you choose one of these limits, this amount is the most your auto insurance company 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** coverage is not enough to cover the cost of products and services that may not be covered by health insurance, such as rehabilitation and **attendant care**, which may not cover expenses that are not covered by health insurance, such as rehabilitation and **attendant care**.

If you elect a lower limit, consider if your vehicles are ever used by non-employees or during non-business hours. The limit chosen is what will pay first for injuries in those cases.

Benefits 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 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**

(Initial)

_____ Option 2: \$500,000 per person per accident **OR**

(Initial)

_____ Option 3: \$250,000 per person per accident **OR**

(Initial)

Section C: Certification

You must initial each line and sign and date this form.

_____ I have read this form. I understand the **PIP medical** options available and the benefits and risks associated with those options.

(Initial)

_____ I have made a coverage selection and I understand that the selection I have made applies to any person claiming benefits under this policy.

(Initial)

_____ 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.

(Initial)

APPLICANT/NAMED INSURED SIGNATURE

DATE