

MICHIGAN LIABILITY COVERAGE LIMITS SELECTION

Policy Number:	
Applicant/Named Insured:	Policy Effective Date:
Company:	Producer:

Michigan law permits you to make certain decisions regarding Liability Coverage. This document provides the options available and the price for each option. **The prices provided in this document are estimates.**

You should read this document carefully and contact us or your agent if you have any questions regarding Liability Coverage and your options with respect to this coverage.

There is no coverage provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverage you are provided.

Please indicate your choice by initialing next to the appropriate item **and signing** below.

Choose one Combined Single Limit option from the following:

(Initials)	Combined Single Limit	Premium for Private Passenger Types	Premium for Other Than Private Passenger Types
_____	\$ 300,000	\$ 138	\$ 132
_____	510,000	167	159
_____	1,000,000	205	195

Signature Of Applicant/Named Insured

Date

Section A: Your 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 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 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. Check with your agent or company for additional information.
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 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
(Initial) with those options.

 I have made a coverage selection and I understand that the selection I have made applies to any person
(Initial) 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
(Initial) and I will be charged the premium for this option.

APPLICANT/NAMED INSURED SIGNATURE

DATE