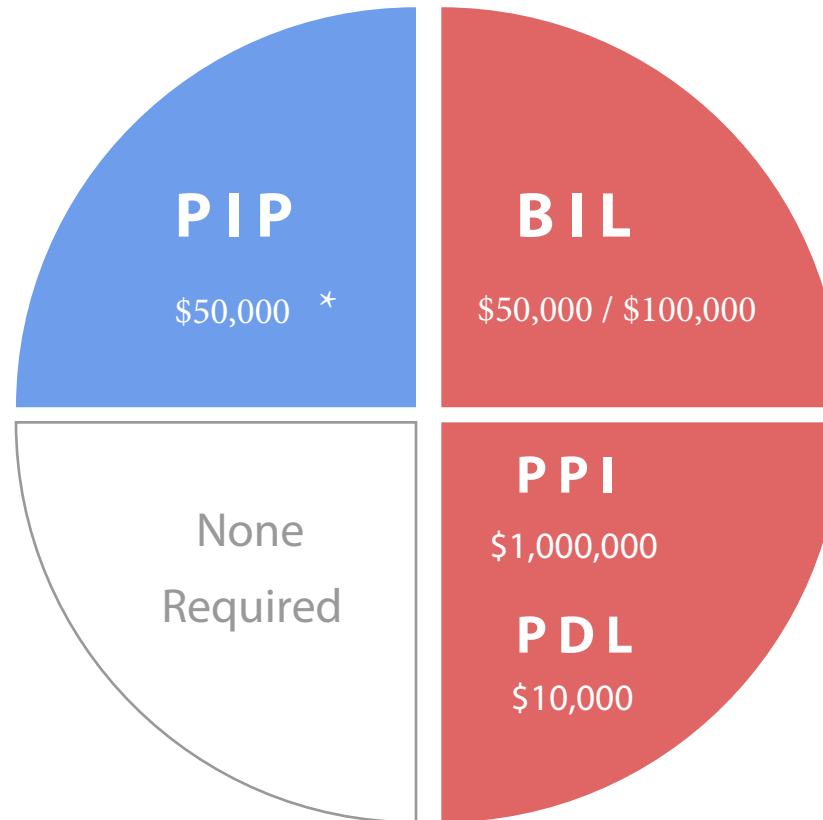




## Michigan State (No-Fault) Minimum Required Auto Insurance



**BIL** or Bodily Injury Liability - Covers expenses related to the injury or death of another driver or a pedestrian when an accident is your fault.

**PPI** or Property Protection Insurance - Pays up to \$1 million for damage your vehicle does **in Michigan** to other people's property, such as buildings & fences.

**PDL** or Property Damage Liability - Covers expenses related to the damage of another person's property **in another state**—like vehicles, homes, buildings and other structures—when an accident is your fault.

**PIP** or Personal Injury Protection - Whether you are responsible for the accident or not, this pays all reasonable and necessary medical expenses for your life time if you are hurt in an auto accident, and wage loss and replacement services for up to three years after the date of the accident.

\* There are six PIP medical coverage levels available to Michigan drivers. (Unlimited / \$500,000 / \$250,000 / \$250,000 with exclusion (s) / \$50,000 / PIP opt-out). If a PIP medical option is not chosen by the insured, the unlimited PIP medical option is selected by default.