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1. Why does ChoiceOne need the information on all household members?

- a. Household members affect the eligibility of all drivers in the household. If one person in the household is ineligible for coverage, all the drivers are ineligible. In certain cases, we are able to exclude a driver from a policy, so we would need to get more information from you to determine what we can do to help you.

2. Bodily Injury and Property Damage?

- a. Your required no-fault policy will pay up to your coverage limit amounts in you are sued or are legally responsible for damages in these situations. The minimum required BI/PD coverage limits under Michigan auto insurance law are

- i. Up to \$20,000 for a person who is hurt or killed in an accident.
- ii. Up to \$40,000 for each accident if several people are hurt or killed.
- iii. Up to \$10,000 for property damage in another state.

These limits are often described as 20/40/10. Courts sometimes award more than these amounts. If this happens, you would be responsible for paying the amount not covered by your policy. To protect themselves, many people buy extra liability insurance. We recommend purchasing liability insurance of 100/300/100.

3. Uninsured/Underinsured Motorist?

- a. To protect yourself against the driver who has NO liability insurance or against the driver who has inadequate limits of liability insurance, you should purchase Uninsured/Underinsured Motorist Coverage. It is recommended that your Uninsured/Underinsured Motorist Coverage limits be as high as your Bodily Injury limits of liability to protect yourself and your family.

4. Personal Injury Protection (PIP)?

- a. This part of your policy will pay all of your medical costs if you are hurt in an auto accident. It will also pay for the wages you would have earned if you had not been hurt. This is up to a maximum amount for up to three years. You may also be entitled to up to \$20 per day in replacement services. Replacement services are services you are no longer able to provide for yourself or your family because you are injured. Things such as housekeeping and yard work. You may coordinate PIP coverage with any other health or disability policy you have (except Medicaid, Medicare or a Medicare supplemental policy). This can help to reduce your PIP premium. If coordinated, a health or disability plan would be the primary payer for medical or wage loss expenses. Then the auto policy would only be responsible for covering remaining medical or wage loss expenses.

5. What is a Comp Deductible?

- a. A comp deductible is the deductible for the comprehensive portion of your policy. Comprehensive Insurance pays for your car if it is stolen, repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal. This is not mandatory coverage.

6. Collision Deductible

- a. A collision deductible is the deductible for the collision portion of your policy. Collision Insurance pays for repairs to your car when it is damaged in a crash. You may choose from three basic types of collision coverage. They are broad form, standard, and limited. This coverage is not mandatory. A representative can help you determine what type of collision coverage is best for you.

7. Towing?

- a. Towing coverage pays for your car to be towed. Restrictions do apply.

8. Rental?

- a. Rental coverage pays for a rental vehicle while your vehicle is being repaired as a result of an accident.