



How do I fill out the BI form?

Michigan Department of Insurance and Financial Services Quick Facts

Bodily injury residual liability coverage (BI) pays up to the selected amount if the policyholder is found legally responsible for certain damages. It pays for claims made against you.

After July 1, 2020, drivers will have the choice of purchasing a minimum coverage of \$50,000 per person and \$100,000 per accident. You can also choose higher limits to protect yourself, your family, and your assets. Your insurance agent or company will provide you with a form called “Michigan Choice of Bodily Injury Liability Coverage Limits”. You need to fill out the form if you want BI limits lower than \$250,000 per person and \$500,000 per accident.

At the top, make sure that your name, the name of your insurance company, your policy or quote number, and the proposed effective date of the policy are all correctly filled out.

Part A of the form explains BI coverage in detail. If you want coverage limits higher than \$250,000 per person, \$500,000 per accident, you won't have to fill out the form. If you don't make a choice, the new default minimum is \$250,000 per person per accident and \$500,000 for two or more persons in any one accident. If you currently have higher limits than that, your coverage limits will remain the same if you don't make a different choice.

Part B of the form explains the potential risks you face as a driver in Michigan and explains what may happen to you if you select BI coverage limits which do not adequately protect you from legal liability.

Part C requires you to initial the form in three places, once beside each of three sentences which state that you understand the choice you are making and the potential risks and benefits of that choice.

At the bottom, you'll sign and date the form in the spaces provided.

You should consider consulting legal and financial advisors to determine how to best protect your assets and income from this new scope of financial liability.

For more information about the new law, shopping for insurance, or how to file a complaint, contact the Department of Insurance and Financial Services:

www.michigan.gov/autoinsurance

E-mail: autoinsurance@michigan.gov

Toll Free: 833-ASK-DIFS (275-3437)