



# How do I fill out the PIP form?

## Michigan Department of Insurance and Financial Services Quick Facts

Personal Injury Protection insurance (PIP) covers how your medical bills are paid if you are hurt in an auto accident. There are six PIP medical coverage levels available to you. These limits represent the most a driver's auto insurance company will pay per person per accident for an injured person's expenses. Because of the new coverage levels available to you, you are now required to fill out a form to make a coverage selection.

This document is meant to help you to fill out your PIP form. Every insurer has the option to produce their own PIP form, so the form you are provided may vary slightly from the information provided here.

**It is important that you carefully read and understand the PIP form before filling it out.**

The first page contains detailed information about PIP coverage, tells you how the form is arranged and provides definitions of some key terms used in the form.

Make sure that all the information in the top boxes is filled out correctly before proceeding.

Section A of the form lists all of the six options and goes into detail about the risks and benefits of each choice. Note that the risks and benefits are different for each choice.

Your choices are:

- Unlimited coverage
- Up to \$500,000 in coverage
- Up to \$250,000 in coverage
- Up to \$250,000 in coverage with PIP medical exclusion(s): Exclusion is available for a named insured with non-Medicare health coverage that covers auto accident injuries and/or for household members if they have health insurance that will cover auto accident injuries.
- Up to \$50,000 in coverage: Available if the named insured is enrolled in Medicaid and their household members have another auto insurance policy or health insurance that will cover auto accident injuries.
- PIP medical opt-out: Available if the named insured has Medicare, including Parts A and B, all other household members must have another auto insurance policy or health insurance that will cover auto accident injuries.

Section B of the form is where you make your PIP coverage limit choice. Write your initials next to **only one** of the options available to you. If you choose option 4, make sure to list the names and dates of birth for any people you are excluding from coverage.

Section C requires you to initial the form in four places, once beside each of four sentences which detail that you understand the choice you are making and how it applies to you.

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

If you don't fill out a form to make a PIP choice, your policy will be issued with unlimited coverage as the default coverage, and you'll pay the premium associated with unlimited coverage.

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](http://www.michigan.gov/autoinsurance)  
E-mail: [autoinsurance@michigan.gov](mailto:autoinsurance@michigan.gov)  
Toll Free: 833-ASK-DIFS (275-3437)