



What if I am currently uninsured?

Michigan Department of Insurance and Financial Services Quick Facts

Michigan law requires drivers to maintain certain basic automobile insurance coverages in order to register a motor vehicle in Michigan.

If you've never had insurance, or had it before but didn't maintain it, you can apply for auto insurance **before January 1, 2022** without fear of penalty. Auto insurers are prohibited from refusing to insure, refusing to continue to insure, limiting coverage available to, charging a reinstatement fee, or increasing auto insurance premiums for an eligible person solely because the person failed to maintain insurance previously.

It is against the law to drive, or let your vehicle be driven, without auto insurance.

If you are convicted of driving your vehicle, allowing someone else to drive your vehicle, or driving another person's uninsured vehicle, you may face up to \$500 in fines, up to one year of jail time, or both.

If you own a vehicle without auto insurance and cause an accident, you may be sued and held personally liable.

If you are hurt in an accident involving an uninsured vehicle that you own, you are not eligible to claim benefits normally covered by auto insurance, such as: medical expenses, wage loss, or any other auto insurance benefits.

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)