



Auto Insurance Policies and How to Claim What is Yours

Michigan Department of Insurance and Financial Services Quick Facts

Your auto insurance policy will pay all reasonably necessary medical expenses if you are injured in an auto accident. It will also cover damages you do to other people's property. Depending on other optional coverages you purchase, your policy may also pay for damage done to your vehicle in certain circumstances such as hitting a deer, fire, theft, or a collision with another motor vehicle.

Under the Michigan Insurance Code, you have important rights governing the payment of benefits from your insurance company.

If you're involved in an auto accident:

1. Seek appropriate medical care, if necessary.
2. Notify your insurance company right away.
3. Give the company any reasonable information that it asks for as proof of your claim and cooperate with the insurance company, as required by your policy.
4. Perform any other duties as required by your auto insurance policy.
5. If you have questions about your claim, call your agent, insurance company, or claims adjuster if one has been assigned to you.

Upon receipt of your claim, your auto insurance company:

1. Will verify that you have purchased optional coverages, such as:
 - Collision: this coverage pays for repairs to your car when it is damaged in an automobile accident.
 - Comprehensive: this coverage pays for your car if it is stolen or for repairs if it is damaged by a falling object, fire, flood, vandalism, or collision with an animal.
 - Towing and Labor: this coverage pays for towing charges when your car cannot be driven. It also pays for labor charges, such as changing a flat tire, at the place where your car broke down.
 - Rental Reimbursement: this coverage pays a set daily amount for car rental if your car is being repaired because of damage covered by your automobile insurance policy.

2. Must advise you of your right to take your vehicle to a licensed auto repair facility of your choice.
3. Must pay your claim within 60 days after they have received proof of loss. If they fail to pay within 60 days, the claim is considered overdue. Interest is owed on the amount due at the rate of 12 percent simple interest.

If you're injured in an auto accident, your auto insurance company:

1. Must pay all reasonable and necessary expenses within 30 days of receiving sufficient documentation of the claim (proof of loss), including medical bills, replacement services, and wage loss.
2. Will owe 12 percent simple interest if your claim is not paid within 30 days after they have received proof of loss.

If you're having trouble with your claim:

If you are concerned your auto insurance company is not paying your benefits in a timely fashion or is unfairly denying your claim, the Michigan Department of Insurance and Financial Services (DIFS) is here to help. DIFS encourages you to first attempt to resolve your complaint directly with your licensed agent or auto insurance company. If a resolution cannot be reached, you may file a complaint with DIFS by calling our office toll free at 877-999-6442 or visiting www.michigan.gov/DIFScomplaints.

DIFS will work to resolve your complaint and see that your questions are answered.

About DIFS

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan citizens. For more information please contact DIFS at 833-ASK-DIFS or visit www.michigan.gov/DIFS