

Questions And Answers, con't.



NO-FAULT AUTO INSURANCE IT'S THE LAW

If you're hurt in an accident you need money, and you need it fast. You need someone to pay the medical bills and loss of income. Your No-Fault policy will pay. No-Fault. October first. It's compulsory. And it's good protection.

35. QUESTION: What if I am hit by a drunken driver who violates the law when he hits me and violates the law by not being insured.

ANSWER: You receive benefits from your insurance company (Sec. 3114) but he is just out of luck. (Sec. 3113). He can also have his driver's license revoked and be fined \$500.00 and jailed one year. (Sec. 3102)

36. QUESTION: What if I am hit in Michigan by an out-of-state car?

ANSWER: You are protected by your no-fault policy with your insurance company -- regardless of the license plate on the other car. (Sec. 3114)

MISCELLANEOUS

37. QUESTION: Does a car include a truck, a bicycle, a taxi, an airport limousine, my employer's car?

ANSWER: A car includes trucks, cars, trailers, three-wheel motorcycles, but not two-wheel motorcycles or bicycles or a horse and buggy. (Sec. 3101(2)). If you are in a cab or airport limousine or car of your employer, you would collect your benefits from the insurer of that car, not yours, but in the same amount as if you collected from your own insurance company. (Sec. 3114)

39. QUESTION: What if my spouse or child is injured by a hit and run driver?

ANSWER: Your policy covers the named person, his or her spouse, and all relatives in the same household. (Sec. 3111 and 3114). Therefore your spouse or child living at home would be paid by your insurance company.

40. QUESTION: Now I've got you. What if I am a pedestrian, who doesn't drive, has no relative with a policy, have no insurance at all, and am injured in Michigan by a hit and run driver?

ANSWER: You are protected by the assigned claims fund. (Sec. 3172). This is a fund set up by the new law and financed by all the automobile insurance companies to provide funds to take care of the example you just gave. (Sec. 3171)

COSTS

41. QUESTION: This all sounds pretty good -- but won't it cost me more?

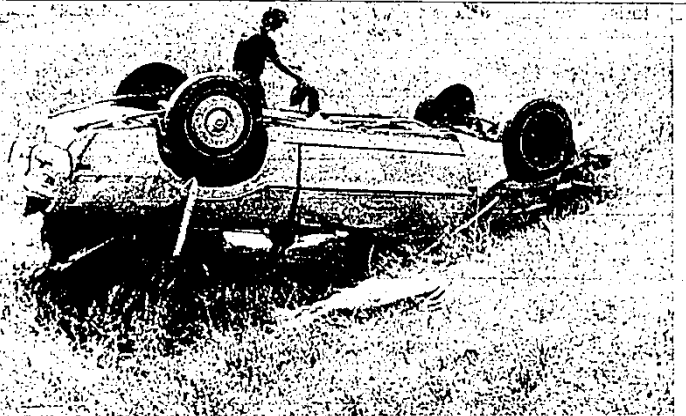
ANSWER: Many people will pay less, some will pay more. The new no-fault system will save much of the money that now goes for lawyer's expenses, duplication of other insurance programs and so-called "pain and suffering." This saving is being used to provide more adequate benefits to more people for medical bills and lost wages.

Whether you will pay more or less than you do now will depend on how much insurance you have now, the make and model of your car, your income level and number of dependents, where you live, the deductibles you select, and last, but not least, which insurance company you have. The price of auto insurance varies substantially from one insurance company to another. No insurance company will know for

sure what the new system will cost until several years after it goes into effect. So in the meantime each insurance company will have to base its prices on its own estimates of what the new system will cost.

38. QUESTION: What if I am hit by a hit and run driver?

ANSWER: Your policy would pay you. (Sec. 3114)



CAR CRASHES come all too frequently for everyone concerned. Each motorist will need to rely on his own collision insurance to recover the cost of damage to his own vehicle, regardless of the circumstances of an accident under the new law.

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