

# MICHIGAN STATE PAINTERS INSURANCE FUND

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## **Motorized Vehicle Exclusion and No-Fault Insurance Law For Participants and Beneficiaries Not Covered by Medicare June 2020**

Beginning on July 2, 2020, changes become effective in Michigan to the no-fault insurance law that will provide you with options for insurance on cars, trucks and other motor vehicles covered by the law. At this time, the law provides mandatory unlimited lifetime coverage for what is called personal injury protection or “PIP” benefits. These include medical care, wage loss, attendant care, transportation to medical appointments, vehicle and housing modification, long-term and custodial care, household services, and rehabilitation expenses. Under the new law, you will be able to choose from different levels of personal injury protection coverage, generally from \$250,000 to the current required unlimited coverage.

It is important for you to understand that your coverage under the Michigan State Painters Insurance Fund is not changing. The Fund excludes coverage for treatment of injuries sustained or incurred in a motorized vehicle accident, or any complications resulting from such injury or accident. This includes automobiles and trucks covered by the no-fault law, as well as motorized vehicles not covered by the law such as motorcycles, boats, snowmobiles, riding lawnmowers, ATVs and other recreational vehicles, along with other motorized vehicles not covered by the law. Consequently, the exclusion is not limited to expenses related to four-wheel motor vehicles licensed and operating on public roads.

Please note that the Fund does not provide what is called “qualified health coverage” under the Michigan no-fault law. You are responsible to ensure that you have adequate coverage under individual insurance policies for all motorized vehicles.

Although you may be able to lower your insurance costs, you should take care to avoid leaving yourself under-protected or under-insured. When considering your options:

- Review your current policy and be sure to look into all coverage options.
- Consider what you can afford, but don’t let the cost alone determine coverage you should have to protect you and your family.
- Note that the Fund’s coverage for certain services and care won’t be as comprehensive as coverage under no-fault insurance.
- Reach out to your insurance agent with questions.
- Visit <https://www.michigan.gov/autoinsurance> to get answers to frequently asked questions.

Should you want additional information about your benefit coverage under the Michigan State Painters Insurance Fund, please contact the Fund office at (517) 321-7508.

Sincerely,

Board of Trustees  
Michigan State Painters Insurance Fund