

How Much Car Insurance Do I Need?



*Understanding
Your Michigan
No-Fault Auto
Insurance
Policy*

By: Steven M. Gursten

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Auto Insurance Policy



By: Steven M. Gursten

Steve is recognized as one of the nation's top attorneys handling serious auto accident injury and wrongful death cases, and No-Fault insurance litigation. He is head of Michigan Auto Law, the state's largest law firm handling car, truck and motorcycle accident cases for more than 50 years.

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“I was overwhelmed with my settlement. It was way more than expected. Steve Gursten, my best lawyer, got my one cry in 20 years when he called me with the good news. Even my former attorney was surprised by the auto accident settlement. When I first met Steve, I felt immediate trust. I felt like I’d known him for years. He always made me feel like a priority – even calling me on Sundays. He always takes the time to be there, calling to answer questions and just to see if everything is going okay. I recommend Steve and Michigan Auto Law highly. He’s a very nice guy, down to earth and a very caring person that works hard for you.”

- Rhonda Searfoss, Gladwin

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PREFACE

A new No-Fault auto insurance law was enacted in Michigan on June 11, 2019. This new law fundamentally changes Michigan's auto No-Fault Insurance Law and will affect every driver in Michigan.

The changes that will be most relevant to you as you read this book are the following:

- **No-Fault PIP Choice:** The new No-Fault law requires auto insurance companies to offer – starting with policies issued or renewed after July 1, 2020 – drivers the choice of coverage levels for their No-Fault PIP medical benefits.
- **Opt Out of No-Fault PIP Medical Benefits:** The new No-Fault law will allow drivers with Medicare to opt out of No-Fault PIP Medical Benefits.
- **Savings for Drivers:** Based on the No-Fault PIP medical benefits coverage levels chosen, the new No-Fault law assures drivers a certain percentage of savings.
- **Higher liability limits:** After July 1, 2020, the minimum liability limits that drivers are required to carry will increase from \$20,000/\$40,000 to \$50,000/\$100,000 – with default levels of \$250,000/\$500,000. Liability coverage is required under Michigan law and it protects you in the event that you cause a car accident that injures someone or takes another person's life.

These important changes to the No-Fault insurance law will be discussed in greater detail later in this book.

To learn more, you can read our blog post, "[New Michigan No-Fault Law Passes: What You Need To Know](#)"

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CHAPTER 1: THE TOP 8 QUESTIONS TO ASK YOUR INSURANCE AGENT BEFORE YOU BUY NO-FAULT AUTOMOBILE INSURANCE

Below are the top 8 questions to ask your insurance agent before you buy No-Fault insurance for your car or truck. We also include a checklist at the end of this book for you to take with you to the interview with your agent:

1. What three types of mandatory automobile insurance coverage am I required by law to buy?
2. What is the minimum I must be insured for?
3. How high can I set my limits and what would the cost be?
4. How do I know if the mandatory No-Fault requirements of Michigan's No-Fault Insurance Law apply to me?
5. What are the consequences if I choose to not buy mandatory No-Fault insurance for my car or truck?
6. How, if at all, will uninsured and/or underinsured motorist insurance coverage protect me if I am seriously injured in a car or truck accident?
7. If I get collision insurance, which would be best for me: broad, standard or limited?
8. What are the pros and cons of "coordinated" versus "uncoordinated" benefits?

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CHAPTER 2: BUYING MANDATORY MICHIGAN NO-FAULT INSURANCE FOR YOUR VEHICLE

In this chapter, you will discover:

- The 4 types of mandatory automobile insurance coverage required by Michigan's No-Fault Insurance Law.
- How the law determines whether a driver – or vehicle owner – like you must purchase mandatory No-Fault insurance for your vehicle.
- The severe penalties and consequences for not purchasing mandatory No-Fault insurance.

Michigan's Mandatory No-Fault Insurance

Michigan's No-Fault Insurance Law requires that, under certain circumstances, you must maintain a No-Fault insurance policy for your car or truck that provides the following four types of coverage:

1. Personal Protection Insurance Coverage (PIP) - MCL 500.3107(1)
2. Property Protection Insurance Coverage (PPI) - MCL 500.3121
3. Residual Liability Insurance Coverage (BI and PL) - MCL 500.3131; 500.3009(1)(a) and (b)
4. Property Damage (PD) for out-of-state car accidents - MCL 500.3009(1)(c)

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Personal Protection Insurance

“Personal Protection Insurance” coverage provides what are commonly known as “No-Fault PIP Benefits.” No-Fault PIP Benefits pay for products, services, and accommodations that are reasonably necessary to a car or truck accident victim’s care, recovery, and rehabilitation. This includes covering accident-related medical expenses, lost wages, replacement services and attendant care.

Although the No-Fault law has provided these benefits on an “unlimited” basis, there will be more coverage options for drivers to choose from in the near future.

Under Michigan’s new No-Fault law which was signed into law by Gov. Gretchen Whitmer on June 11, 2019, No-Fault auto insurance policies issued or renewed after July 1, 2020 will have the following coverage levels available for No-Fault PIP medical benefits: (1) \$50,000 (for drivers who are on Medicaid); (2) \$250,000; (3) \$500,000; and (4) unlimited. (MCL 500.3107c(1))

Additionally, under the new No-Fault law, drivers with Medicare may opt out of coverage for No-Fault PIP medical benefits for auto insurance policies issued or renewed after July 1, 2020. (MCL 500.3107d(1) and (7)(c))

IMPORTANT: The new No-Fault law requires auto insurance companies to provide savings to drivers, depending on the level of No-Fault PIP medical benefits coverage they choose. Drivers with Medicaid who

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choose the \$50,000 level will receive savings of 45%, whereas drivers who choose levels of \$250,000 and \$500,000 will receive savings of 35% and 20%, respectively. Drivers who continue to maintain unlimited coverage will see 10% in savings. (MCL 500.2111F(2)) Finally, drivers with Medicare who opt out of No-Fault PIP medical benefits coverage altogether will see a savings of 100% (i.e., “no premium charge”). (MCL 500.2111F(3))

Property Protection Insurance

“Property Protection Insurance” (PPI), covers damage to parked, unoccupied vehicles and other non-vehicular property such as buildings, trees and fences. By statute, the No-Fault law provides PPI coverage up to \$1 million for accidents occurring within Michigan. (MCL 500.3123(2))

Residual Liability Insurance

“Residual Liability Insurance” coverage protects drivers in the event they are accused of having caused an accident that resulted in serious injuries to someone else.

Michigan’s No-Fault Insurance Law sets minimum policy limits for the residual liability coverage. Currently, the law requires that a purchaser of No-Fault insurance must be insured for:

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- Not less “than \$20,000 because of bodily injury to or death of 1 person in any 1 accident.” (MCL 500.3009(1)(a))
- Not less “than \$40,000 because of bodily injury to or death of 2 or more persons in any 1 accident.” (MCL 500.3009(1)(b))
- Not less “than \$10,000 because of injury to or destruction of property of others in any accident” that occurs outside Michigan. (MCL 500.3009(1)(c))

Under the new No-Fault law, the minimum coverage limits for residual liability will increase. After July 1, 2020, the mandatory minimum limits that drivers will be able to carry for liability coverage will increase from \$20,000/\$40,000 to \$50,000/\$100,000 – with default levels of \$250,000/\$500,000. (MCL 500.3009(1) and (5))

The \$10,000 minimum liability limit for property damage that results from an out-of-state car accident remains the same and was unchanged by the new No-Fault law. (MCL 500.3009(1)(c))

Determining Whether You Must Buy Mandatory No-Fault Insurance

You, as a car or truck owner, have a duty to maintain mandatory No-Fault insurance for your vehicle if either of the following two circumstances exist:

- Your “motor vehicle” is “required to be registered” in Michigan. (MCL 500.3101(1))

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- Your motor vehicle will be “driven or moved on a highway” in Michigan. (MCL 500.3101(1))

Registration, which is required for “[e]very motor vehicle . . . when driven or moved on a street or highway” by a Michigan resident (MCL 257.216), consists of getting license plates and a registration certificate from the Michigan Secretary of State.

The mandatory No-Fault insurance requirement applies even if you are not a car or truck’s “owner” in a conventional sense. In other words, an “owner” for No-Fault purposes is not limited to just the person who is listed on a vehicle’s title.

Michigan’s No-Fault Insurance Law states that a motor vehicle’s “owner” can be any of the following (MCL 500.3101(3)(l)):

- “A person renting a motor vehicle or having the use of a motor vehicle, under a lease or otherwise, for a period that is greater than 30 days.”
- “A person that holds the legal title to a motor vehicle . . .”
- “A person that has the immediate right of possession of a motor vehicle . . . under an installment sale contract.”

Trucks Must be Insured

- Trucks must comply with Michigan’s No-Fault Insurance Law by carrying No-Fault insurance, but

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they must also comply with the federal law for commercial trucks.

- According to rules and regulations enforced by the Federal Motor Carrier Safety Administration, commercial trucks – any vehicle used to transport commercial goods between states – and the companies that operate such vehicles must carry insurance coverage in the amount of \$750,000 to cover both bodily injury and property damage. (49 CFR parts 387.7 and 387.9) Michigan has adopted the federal standard. (MCL 480.11a(1)(b))
- Examples of “commercial trucks” include: semi-trucks; tractor-trailers; 18-wheelers; big-rigs; delivery vehicles; freight trucks; dump trucks; bucket trucks.

Consequences of Not Buying Mandatory Insurance

Michigan’s No-Fault Insurance Law makes it a misdemeanor crime to not have mandatory No-Fault insurance “in full force and effect” for your car, truck, or motorcycle. (MCL 500.3102(2))

But the downside of not having No-Fault insurance for your vehicle doesn’t stop with a possible criminal charge.

If you are injured in a motor vehicle accident and you were driving your own uninsured motor vehicle (or motorcycle) at the time, then:

- You will be barred from receiving the No-Fault PIP Benefits you will need for your care, recovery, and

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rehabilitation. (MCL 500.3113(b)) [Note: This applies to both uninsured motor vehicles and uninsured motorcycles.]

- You will also be prohibited from suing for pain and suffering (MCL 500.3135(2)(c)).
- You will be barred from pursuing a mini tort claim for payment of all or some of the repair costs necessitated by your motor vehicle damage. (MCL 500.3135(3)(e) and (4)(e))
- You could be held financially liable for another driver's medical expenses, lost wages and vehicle damage – even if you were 100% innocent and the at-fault driver who caused the crash was speeding, texting, or under the influence. (MCL 500.3177(1))

Motorcycles and Insurance

- Motorcycles are exempt from the mandatory No-Fault insurance requirements of Michigan's No-Fault insurance law (i.e., PIP and PPI) because they are not "motor vehicles" under that law. (MCL 500.3101(3)(i)(i))
- Motorcyclists must, however, buy insurance against "liability imposed by law for property damage, bodily injury, and death suffered by a person arising out of the ownership, maintenance, or use" of a motorcycle. (MCL 500.3103(1)) Under existing law, the mandatory minimum limits for motorcycle liability coverage are \$20,000/\$40,000 for "bodily injury to or death" of another person and \$10,000 for "injury to or destruction of property of others." (MCL 500.3009(1)) However, under the new No-Fault law, the minimums for bodily injury and death will

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increase to \$50,000/\$100,000 – with default levels of \$250,000/\$500,000. (MCL 500.3009(1) and (5)) This is frequently referred to as “personal liability and property damage” or PLPD coverage.

- Failure of a motorcyclist to buy the “personal liability and property damage” coverage could result in a criminal, misdemeanor charge, as well as disqualification from receiving No-Fault PIP Benefits. (MCL 500.3102(2); 500.3113(b))
- Even though motorcyclists are not required to – nor may they – purchase No-Fault insurance, they can purchase motorcycle insurance that would pay “first-party medical benefits . . . in the event the owner or registrant [of a motorcycle] is involved in a motorcycle accident.” (MCL 500.3103(2))
- For motorcyclists over the age of 21 who wish to operate or ride without “wear[ing] a crash helmet on his or her head,” they must carry motorcycle insurance for “first-party medical benefits payable in the event that [they are] involved in a motorcycle accident” with the following minimum coverage limits: (1) \$20,000 for motorcycle operators without a rider; (2) \$20,000 “per person per occurrence” for motorcycle operators with a rider (though the “per person per occurrence” requirement will not apply if the motorcycle rider has his or her own \$20,000 in first-party medical benefits coverage). (MCL 257.658(5))

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CHAPTER 3: WHAT YOU NEED TO KNOW ABOUT UNINSURED AND UNDERINSURED MOTORIST INSURANCE COVERAGE

In this chapter, you will discover:

- What uninsured and underinsured motorist insurance coverage is and how it works.
- How to make an uninsured and/or underinsured motorist claim.

Uninsured and Underinsured Motorist Insurance

Uninsured (UM) and Underinsured motorist (UIM) insurance coverage helps pay money damages to car accident victims when the driver who caused the accident had no insurance or had inadequate insurance.

In other words, the victim's own insurance company pays what the uninsured or underinsured, at-fault driver should have had to pay if that negligent driver had adequate insurance.

UM and UIM insurance coverage are very important because, even though a victim will always be theoretically able to sue the driver who caused their injuries, the victim will frequently be unable to collect from the negligent driver because many people's assets

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are not sufficient to pay the damage amounts that commonly result from accident-related injuries.

UM and UIM is not required by law and, thus consumers have the option of purchasing it.

However, our No-Fault insurance lawyers strongly recommend that you carry at least \$100,000 per person and \$300,000 per accident for both uninsured motorist (UM) and underinsured motorist (UIM) policies.

Why is Uninsured/Underinsured Motorist Coverage So Important?

Uninsured and Underinsured driving is an all-too-frequent occurrence in Michigan.

Some people cannot afford to buy No-fault insurance. Others pay for insurance just long enough to renew license plates, then they let the insurance lapse. Finally, some people buy the absolute minimum coverage required by law, which in nearly all cases is woefully inadequate.

Accordingly, UM/UIM coverage may be a car accident victim's only chance for recovering the pain and suffering compensation they are entitled to.

Making a UM/UIM claim

The UM and UIM claims process depends on your policy's specific provisions. For example, your insurance company may require notice of the accident within 30

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days of its occurrence. If the notice is late or never provided, then the insurance company may be able to deny any or all UM and UIM benefits.

Your UM/UIM insurer has the final word on the deadline by which you must file your claim. However, as a result of insurance regulations that impose certain requirements on insurers when they make changes to the terms of their policies, it is uncommon for an insurance company to impose a shorter filing deadline than the three-year statute of limitations for most personal injuries. (MCL 600.5805(2))

An accident victim files their UM or UIM claim with the insurance company that issued the UM and/or UIM insurance policy.

To prove entitlement to compensation under a UM and/or UIM policy, an accident victim must show:

- The other driver was uninsured and/or underinsured.
- In the case of a hit-and-run crash, many insurers will require a victim claiming uninsured motorist benefits to prove that there was “actual contact” between the hit-and-run vehicle and the victim. It is essential to review the terms of your policy to see if this requirement applies to you.
- The other driver was at-fault in causing the accident.
- He or she recovered damages equal to the full policy limits from the at-fault driver’s insurance company.

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- The recovery from the at-fault driver's insurance company did not pay all of the accident victim's personal injury damages.

Beware of Offers to Settle

If the negligent driver's insurance company offers to settle your personal injury claim, do not do it until you have first received written permission from your underinsured motorist (UIM) insurer to settle the underlying bodily injury case for the full policy limit.

Michigan courts have ruled that an accident victim may forfeit his or her UIM coverage if he or she settles a personal injury claim without his or her insurer's consent.

CHAPTER 4: WHAT YOU NEED TO KNOW ABOUT COLLISION COVERAGE

Collision coverage will help pay your repair costs for accident-related vehicle damage.

It is not required by law, but it is a highly recommended way of paying for accident-related vehicle damage.

Collision coverage depends on the type of coverage involved:

- **Broad form collision coverage:** Broad form collision coverage pays for repairing collision damage to your motor vehicle regardless of fault, i.e., regardless of whether you were at-fault in causing the crash that resulted in the collision damage to your vehicle. With broad form collision coverage, your deductible is waived if you were “not substantially at fault in the accident from which the damage arose,” i.e., you were not “more than 50% of the cause of the accident.” (MCL 500.3037(1)(b) and (8)(b))
- **Standard (also referred to as “basic”) collision coverage:** Standard or basic collision coverage pays for repairing collision damage to your motor vehicle regardless of fault, i.e., regardless of whether you were at-fault in causing the crash that resulted in the collision damage to your vehicle. However, you will have to pay your deductible, even if you were not at-fault in causing the collision.

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- **Limited collision coverage:** Limited collision coverage pays for repairing collision damage to your motor vehicle only if you were “not substantially at fault in the accident from which the damage arose,” i.e., you were not “more than 50% of the cause of the accident.” (MCL 500.3037(1)(a) and (8)(b)) Limited collision coverage can be purchased either with or without a deductible.

Failure to purchase collision coverage means that, unless you find an alternative source of payment (such as the mini tort Law or the No-Fault Law’s Property Protection Insurance benefits), you will pay for all repair costs associated with your accident-related motor vehicle damage.

Additionally, it’s important to note that if you do not own your vehicle outright – i.e., you’re paying on a loan, promissory note or lease – then it’s likely that your lender (the bank or Ford Motor Credit, for example) may require you to carry collision coverage. Our advice is to check with your lender to find out exactly what’s required.

CHAPTER 5: WHAT YOU NEED TO KNOW ABOUT ‘COORDINATED’ AND ‘UNCOORDINATED’ NO-FAULT INSURANCE BENEFITS

The terms “coordinated” (or “excess”) and “uncoordinated” describe how a person’s No-Fault PIP Benefits are provided.

For example, if a person opts for coordinated No-Fault PIP Benefits, then those benefits will be coordinated with similar benefits he or she receives from other sources, such as a health or disability insurance plan.

In practice, that means the person has agreed to have his or her private health or disability insurance company take top priority in terms of paying benefits, such as the products, services, and accommodations that are reasonably necessary for a car or truck accident victim’s care, recovery, and rehabilitation.

The No-Fault insurer’s duty to provide No-Fault PIP Benefits kicks in only after the health or disability insurer has paid for a particular product, service or accommodation.

“Uncoordinated” benefits are also known as “primary benefits.” The effect of choosing “uncoordinated” or “primary” benefits is that an accident victim’s auto

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insurance company pays all accident-related benefits, even if the expenses for those benefits are also paid by the accident victim's health insurance provider.

Coordinated (also known as "excess") benefits provisions are legally binding and, thus, control an accident victim's source of benefits, unless an accident victim's health and/or disability insurance is provided through his or her employer's self-funded ERISA plan.

If the employer's self-funded ERISA plan contains a coordination of benefits provision that designates the No-Fault insurer as first priority or if the victim has Medicare or Medicaid, the No-Fault policy's coordinated benefits clause is not enforceable.

It's also important to note that if a person is thinking about "coordinating" their No-Fault benefits with their private health and/or disability insurance, the person should first check with their carrier or health plan administrator.

The reason is because many Michigan private health insurance plans – whether they're provided through an employer or obtained personally through the Affordable Care Act's "Health Insurance Marketplace" (i.e., Obamacare) – have "auto exclusions" and/or may not cover all products, services and accommodations that car accident victims need and that are routinely covered by No-Fault. The result? Necessary medical coverage may be jeopardized – or, if provided, delayed considerably – and the savings from "coordination" may be eliminated through insurer-imposed "penalties" for

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not having paid the higher premium for primary coverage.

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CHECKLIST FOR CAR INSURANCE BUYERS

THE TOP 8 QUESTIONS TO ASK YOUR INSURANCE AGENT BEFORE YOU BUY NO-FAULT AUTOMOBILE INSURANCE

Question #1: What three types of mandatory automobile insurance coverage am I required by law to buy?

Agent's answer:

Question #2: What is the minimum I must be insured for?

Agent's answer:

Question #3: How high can I set my limits and what would the cost be?

Agent's answer:

Question #4: How do I know if the mandatory No-Fault requirements of Michigan's No-Fault Insurance Law apply to me?

Agent's answer:

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Question #5: What are the consequences if I choose to not buy mandatory No-Fault insurance for my car or truck?

Agent's answer:

Question #6: How, if at all, will uninsured and/or underinsured motorist insurance coverage protect me if I am seriously injured in a car or truck accident?

Agent's answer:

Question #7: If I get collision insurance, which would be best for me: broad, standard or limited?

Agent's answer:

Question #8: What are the pros and cons of “coordinated” versus “uncoordinated” benefits?

Agent's answer:

CONCLUSION

The attorneys, paralegals, and professionals at Michigan Auto Law want you to find the right auto insurance to protect you, your family, and your car or truck.

If you need more information, visit our [Michigan No-Fault Insurance Resource Center](#). It has information on [No-Fault benefits](#), the [No-Fault Act](#), [Michigan mini-tort](#), [Social Security Disability](#) and [additional coverage](#) that can protect you if you're ever injured in an auto accident.

You're also welcome to call one of our insurance attorneys at (877) 776-0791. There's no cost or obligation, and we can answer all your questions about your car accident or your No-Fault insurance policy.

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TESTIMONIALS ABOUT MICHIGAN AUTO LAW

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* * *

“My husband was killed in an automobile accident involving a gravel hauler truck on the freeway. The left front steer tire of the gravel hauler blew on I-75 near the Rouge River bridge, and the truck hit my husband’s car, trapping him between the retaining wall and the gravel hauler.

It became apparent that I needed to seek out an attorney. After interviewing four different lawyers, Steven Gursten of Michigan Auto Law stood out amongst them as the guy to go to for several reasons. **There was a genuine nature about Steve. He was exceptionally easy to talk with and an incredible listener.** Of course, his knowledge and the know how to get the job done was apparent. He treated me with a real sense of kindness as an individual and not a potential case. Steve settled my husband’s case out of court so I didn’t have to go through a trial. Throughout the whole process, Steve went above and beyond my expectations in terms of his hard work to uncover the truths of the matter and all of the things the trucking company did that were unsafe and contributed to the accident. Steve treated me with a lot of respect. He responded to my questions

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and phone calls very promptly. I never felt like he was in a hurry to get me off the phone. He listened to everything I had to say all the time. In terms of when I had to give my deposition, he prepared me and was next to me every step of the way. That was also the case when I had to go to court before the judge for the settlement. It made me feel very safe. **Steve gave me confidence and the strength to get up there and do what I had to do.** He did so much research and he explored every possible avenue to get me the best settlement possible. He worked very hard for me. Along the way, he kept me informed of the status of everything. **I would say if anybody is involved in an automobile accident involving trucks or other commercial vehicles, to not hesitate to contact Steve. You will not be let down.** If you've done your homework and investigated attorneys, Steve is the obvious right choice. I walked out of his office knowing it was a no-brainer decision to go with him. It was the right thing to do for my family, in the wake of such a terrible accident and traumatic time in our lives. I felt it in my heart, and I was right. Another thing I would like to note is that even after the case was closed, Steve is still here for me with advice and all the time I need."

- Lynda Nunez, Riverview

* * *

"Everyone at Michigan Auto Law took me from a dark place filled with fear and uncertainty to a warm embrace with light at the end of the tunnel. They walked me

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through each stage of the case with patience, giving me hugs and even praying for me. Surviving a severe crash is a difficult and long journey, but I'm making it through with the support of a loving family and compassionate law firm."

- Denise Muhammad, Detroit

* * *

"Kevin Seiferheld, Brandon Hewitt and Michigan Auto Law helped me through the worst time of my life. After being rear-ended by a semi-truck, I thought my life was over. Kevin and Brandon walked me through the insurance and legal process, and counseled me in my recovery. I have already recommended people to Michigan Auto Law. Thank you!"

- Bill Bahoora, Pontiac

* * *

"Everyone at Michigan Auto Law was wonderfully helpful! I am so grateful for their assistance, and I honestly couldn't have expected a better outcome. **I can't believe I considered going through this process without an attorney.** They were so helpful every step of the way, and I would have been very confused and stressed without them."

- Cecilia Stelzer, Ann Arbor

* * *

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“I truly appreciated all the help I received from my attorneys at Michigan Auto Law. I felt they fought for me every step of the way and made sure I understood the process and the possible expectations. I always felt that I could reach out to them at any time and they would respond to my questions. They helped me settle my case for a fair value and I am very happy with the outcome. They were very compassionate and understanding all along the way and made sure they knew how I was doing in the healing process. Thanks for all your hard work!”

- Jodi Hillerich, Allendale

* * *

“So far excellent attorneys with an excellent record and they all put extra time into charity work or making driving safer. **They have a great staff and don't need to plaster commercials all over TV** - people who have used them just know they are the best and going to do everything they can for you. A+++ rating. I'm so thankful for them.”

- Eric Young, Flint

How Much Car Insurance Do I Need?

Understanding Your Michigan No-Fault Auto Insurance Policy

Buying the right auto insurance is one of the most effective ways for you to make sure you and your family are well-protected in case of an auto accident.

In this guide, you will discover the essential questions you must ask your insurance agent before you purchase No-Fault insurance. You will also learn about some of the most important insurance coverage that agents routinely do not tell people about.

Based on our 60 years of experience representing accident victims, Michigan Auto Law has packed this guide with all of the need-to-know information, so you can choose how much car insurance is right for you.



About the Author: Steven M. Gursten is head of Michigan Auto Law, the largest auto accident law firm in Michigan that exclusively handles car, truck and motorcycle accident cases. He is a nationwide expert in automobile accident and Michigan No-Fault laws and has held numerous legal leadership positions including president of the Traumatic Brain Injury Litigation Group of the American Association for Justice and president of the Motor Vehicle Trial Lawyers Association. He is a Michigan Lawyers Weekly Lawyer of the Year, and is listed as a Top 50 Michigan Super Lawyer® as well as Best Lawyers in America®.

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