

**MICHIGAN AUTO SUPPLEMENT**

AGENCY		NAMED INSURED(S)	
POLICY NUMBER	EFFECTIVE DATE	CARRIER	NAIC CODE

MICHIGAN COLLISION INSURANCE OPTIONS NOTICE

Please read the following explanation of the collision coverage options offered by our company:

1. Limited Collision Coverage - if you purchase this insurance, we will pay for collision damages when the driver of your insured vehicle is not more than 50% of the cause of the accident. You may not have to pay a deductible amount. If the driver of your insured vehicle is more than 50% of the cause of the accident, we will not pay for collision damages.
2. Collision Coverage - If you purchase this insurance, we will pay collision damages to your insured vehicle, regardless of who is responsible for the accident. You must pay a deductible amount for each accident. See Note below.
3. Broadened Collision Coverage - If you purchase this insurance, we will pay collision damages to your insured vehicle regardless of who is responsible for the accident. However, if the driver of your insured vehicle is more than 50% the cause of the accident, you must pay a deductible amount for each accident.
4. No Collision Coverage - If you do not purchase any collision insurance, we will not pay collision damages to your vehicle. See Note below.

Note: As of October 1, 2012, if the driver of another insured vehicle was 50% or more the cause of an accident, you may sue that driver to recover your uninsured collision damages, up to \$1,000. You must bring action against the other driver in small claims court, the conciliation division of the common pleas court of Detroit, or Municipal Court. If the other driver is found to be at least 50% but less than 100% the cause of the accident, the award to you will be reduced by the percentage to which you were the cause of the accident. We are not responsible for filing the suit on your behalf, and the other driver's insurance company may not be responsible to pay any award to you on behalf of the other driver.