

The Michigan Personal Automobile Policy from Integon National Insurance Company delineates the terms and conditions governing automobile insurance coverage, emphasizing the necessity for policyholders to comprehend its provisions, including coverage limits, exclusions, and their responsibilities. The policy voids all liability coverage if a named excluded person operates a vehicle, leaving the vehicle owner and others legally accountable for any actions taken by that individual. It encompasses various sections detailing liability coverage for bodily injury and property damage, personal injury protection, property protection insurance, uninsured/underinsured motorist coverage, and damage to the insured's auto, each specifying insuring agreements, definitions, exclusions, and limits of liability.

Key exclusions include accidents involving vehicles used for business purposes and certain vehicle types, such as all-terrain vehicles and delivery vans. The insured must fulfill specific duties post-accident, including timely claim filing and providing necessary information. Premium payments must be made punctually, with the policy subject to termination for non-payment or misrepresentation. The policy period and territory are defined, and it includes provisions for arbitration and claims settlement. Newly acquired vehicles are covered if reported within 30 days of acquisition. The policy serves as a legal contract contingent upon the accuracy of the information provided during the application process.

Definitions within the policy clarify terms such as "Racing," "Regular operator," and "Replacement auto," with coverage for the latter inheriting the same terms as the replaced vehicle for 30 days unless otherwise insured. The insured must promptly notify the insurer of any accident or loss, cooperate in investigations, and report theft or vandalism to law enforcement within 24 hours. Liability coverage is provided for bodily injury and property damage resulting from the ownership or use of a covered auto, with the insurer responsible for compensatory damages and legal defense costs, subject to policy limits. Exclusions include intentional acts, damage to property owned or controlled by the insured, injuries to employees during employment, and liability arising from vehicle

use for compensation or in personal vehicle sharing programs.

The policy specifies that coverage does not apply to incidents occurring while engaged in a motor vehicle business or using a vehicle for business purposes unless specified on the Declarations Page. It also excludes injuries or damages resulting from the use of a vehicle without the owner's permission or while committing a crime. Other exclusions encompass nuclear energy liability, racing, government liability under the Federal Tort Claims Act, and damages from war or radioactive contamination. Liability coverage is not provided for vehicles with fewer than four wheels, vehicles owned by the insured or family members that are not covered autos, or vehicles rented or loaned to others. The limits of liability for bodily injury and property damage are specified on the Declarations Page, with provisions for combined single limits and restrictions against stacking coverage.

Personal Injury Protection (PIP) benefits are available for accidental bodily injury caused by a motor vehicle accident, including allowable expenses for care and rehabilitation, work loss benefits, replacement services, and survivors' benefits for dependents. Legal actions related to PIP claims must be initiated within one year of the accident, with specific conditions for extending this timeframe. Coverage for dependents ends upon their death, and the term "insured" includes the policyholder, family members injured in a motor vehicle accident, and others injured while occupying a covered vehicle. Exclusions for PIP coverage include certain medical expenses and require the insured to exhaust other available benefits before claiming under this policy.

Property Protection Insurance covers accidental property damage caused by motor vehicle accidents occurring in Michigan, with a one-year limit for legal action following the accident. The insured must provide written notice of an accident promptly, take reasonable steps to protect damaged property, and allow the insurer to inspect the property before repairs. Uninsured/Underinsured Motorist Bodily Injury Coverage applies if the premium is paid, covering compensatory damages for bodily injuries sustained due to an accident involving an uninsured or

underinsured vehicle, contingent upon exhausting other applicable liability policies. Exclusions for this coverage include settling a claim or bringing a lawsuit without notifying the insurer in advance.

The policy outlines various exclusions and limitations regarding coverage for loss or damage to covered and non-owned vehicles, including losses incurred while a vehicle is used in a motor vehicle business, engaged in racing, or during the commission of a crime. Coverage does not apply to losses related to nuclear energy liability, war, civil unrest, mold, and certain types of deterioration or mechanical failure. The limit of liability for losses is defined as the lesser of the actual cash value minus any applicable deductible, the cost to repair or replace the vehicle, or a stated amount on the Declarations Page.

In the event of a disagreement regarding the amount of loss, either party may request an appraisal, with each selecting a competent, licensed, and impartial appraiser. The appraisal process does not waive any rights under the policy, and appraisers can only decide on the amount of loss, not coverage issues. The policy allows for changes or cancellations by the policyholder, binding all covered persons, and stipulates that if any payment is made under the policy, any unpaid premiums or fees may be deducted from that payment. The insurer reserves the right to cancel or nonrenew the policy with proper notice, and the effective date of cancellation will be the later of the notice date or the date specified in the notice. The policy also states that if multiple auto policies apply to the same loss, the total liability will not exceed the highest limit of any one policy.