

COLLISION COVERAGE INFORMATION FORM - MICHIGAN

COLLISION COVERAGE OPTIONS

Michigan law requires that you be informed of your options for collision coverage at every renewal. You may choose one of the following collision coverage options for your vehicle.

- (A) BROAD FORM COLLISION COVERAGE** – If you purchase Broad Form Collision insurance, the company will pay collision damages to the insured vehicle regardless of who is responsible for the accident. However, if the driver of the insured vehicle was more than 50% the cause of the accident, you must pay a deductible for each accident in the amount shown in the Declaration Page.
- (B) LIMITED COLLISION COVERAGE** – If you purchase Limited Collision insurance, the company will pay for the collision damages to the insured vehicle when the operator of your covered vehicle is not more than 50% at fault. There is no deductible.
- (C) STANDARD COLLISION COVERAGE** – If you purchase Standard Collision insurance, the company will pay collision damages to the insured vehicle regardless of who is responsible for the accident. You will have to pay a deductible for each accident in the amount shown in the Declaration Page.

If the driver of another vehicle was 50% or more the cause of the accident, you may sue that driver to recover up to a specified dollar limit in collision damages. 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 company is not responsible for filing 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. With Standard Collision Coverage, your maximum recoverable is the lesser of your deductible or the specified dollar limit.

- (D) NO COLLISION COVERAGE** – If you do not purchase Collision insurance, the company will not pay the collision damages to the insured vehicle. See paragraph two under Standard Collision Coverage above.

If you wish to make a change to the collision coverage on your policy, please contact CURE at 214 Carnegie Center, Suite 301, Princeton, NJ 08540 or at 800-535-2873.