PERSONAL INJURY PROTECTION; ELIGIBILITY





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Senate Bill 1140 (as reported without amendment) Sponsor: Senator Virgil Smith Committee: Insurance

## **CONTENT**

The bill would amend the Insurance Code to provide that a person would not be entitled to paid personal protection insurance benefits for accidental bodily injury if, at the time of the accident, the person were using a motor vehicle or motorcycle that was taken unlawfully, unless the person believed that he or she or the driver was entitled to use it.

Currently, this applies if the person using the vehicle or motorcycle had taken it unlawfully, unless the person reasonably believed that he or she was entitled to use it.

Also, under the bill, a person who was operating a motor vehicle or a motorcycle as to which he or she was named as an excluded operator as allowed under Section 3009(2) of the Code would not be entitled to personal protection insurance benefits for accidental bodily injury.

(Section 3009(2) allows an insured to exclude automobile liability or motor vehicle liability coverage when a vehicle is operated by a particular person.)

MCL 500.3113

Legislative Analyst: Jeff Mann

## FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Date Completed: 12-3-14

Fiscal Analyst: Glenn Steffens