

FAQs

Please note that the frequently asked questions and answers (FAQs) are provided for general information purposes only, and are not intended to be binding upon the Michigan Assigned Claims Plan or the Michigan Assigned Claims Plan servicing insurers.

Q: I was driving, riding in or was struck by my own vehicle, but I and/or the vehicle do not have insurance. Am I eligible for PIP benefits?

A: No. Pursuant to the Michigan No Fault Act, an uninsured owner of a vehicle involved in an auto accident is not eligible for Personal Injury Protection benefits.

Q: I was injured in a car accident and it was not my car that I was in or that I was struck by. Where do I go to get my Personal Injury Protection (PIP) insurance benefits?

A: You must turn to your own automobile insurance policy first. If you do not have your own automobile insurance, you should seek coverage from the policy of a relative who lives with you or your spouse (even if your spouse does not live with you). If there is no coverage available through a household relative or your spouse, you may be eligible for coverage thru the automobile insurance policy for the vehicle you were a passenger in or were struck by, or from the owner of the vehicle or the operator of the vehicle. If none of the above insurance options are available to you, you may then file a claim with the Michigan Assigned Claims Plan (MACP).

Q: The other party was at fault for the accident. Can I get Personal Injury Protection (PIP) insurance benefits from their insurance policy?

A: No. In order to be eligible for PIP benefits in the state of Michigan, you must turn to your own automobile insurance policy first. If you do not have your own automobile insurance, you should seek coverage from the policy of a spouse or a relative who lives with you. If there is none available through a household relative, you may be eligible for coverage by the automobile insurance policy for the vehicle in which you were a passenger or were struck by, either from the owner of the vehicle or the driver. If none of the above insurance options are available to you, you may then file a claim with the Michigan Assigned Claims Plan (MACP).

Q: I am not eligible for PIP benefits via any other automobile insurance. What do I need to do in order to file my claim?

A: We require the MACP application for benefits be completed, signed, and mailed to us along with documents to prove your loss, including but not limited to ambulance records, a police report, independent witness statements, etc. The application is available under the “file a claim” tab.

Q: Can I receive money to cover medical bills and related expenses if the accident happens in another state?

A: No. The accident must occur in Michigan to qualify for benefits from the MACP.

Q: Will the MACP pay me benefits for my injury if my insurance company goes out of business?

A: Not ordinarily. Such claims should be paid by the Michigan Property & Casualty Guaranty Association. If the Guaranty Association denies a claim, you may present it to MACP.

Q: If I live out-of-state and am injured in an accident while riding in an uninsured Michigan-registered vehicle, can I receive assigned claims benefits?

A: Yes, if the accident occurred in Michigan and PIP benefits are not available to you through any other no-fault insurance policy.

Q: If I live out-of-state and am injured in Michigan by an uninsured Michigan registered vehicle while walking, can I receive assigned claims benefits?

A: Yes, if PIP benefits are not available through any other no-fault insurance policy.

Q: How long do I have to submit bills for medical care and other expenses?

A: Submit expenses and bills promptly. Bills turned in more than one year after the date the expense was incurred will not be considered for payment.

Q: Do I send all my medical bills to the MACP instead of my health insurance company?

A: In most cases, no. If your expenses are covered by health insurance, an HMO plan, sick leave benefits, worker's compensation or a similar plan, these expenses may not be submitted to MACP. Only allowable expenses not otherwise covered may be paid by the MACP.

Q: If I live with a relative that has auto insurance, would I get benefits under the MACP?

A: No. If you live with a relative that had automobile insurance at the time of the accident, you may be entitled to benefits under your resident relative's automobile insurance policy, even if their vehicle was not involved.

Q: Once my claim is assigned to a servicing insurer, do I contact the MACP or the insurer for which my claim has been assigned?

A: Once your claim has been assigned, contact the assigned insurer for any issues or questions in relation to your claim. If your claim has not yet been assigned, you should contact the MACP.

Q: Before I reported my accident to the MACP, I was contacted by someone who had all of my accident information and advised me to file a claim for PIP benefits. Is this person associated with the MACP?

A: No. The MACP will never solicit you or contact you before you have filed a claim, nor will any insurance company. Furthermore, pursuant to Michigan Public Act 39 of 2012, (MCL 500.4503 (h)), it is illegal for anyone to contact you regarding your auto accident for the purpose of falsely or fraudulently obtaining benefits under a contract of insurance or to falsely or fraudulently assert a claim against an insured or an insurer for providing services to a client, patient, or customer. You should contact your local law enforcement agency if this occurs. Unfortunately, many jurisdictions sell copies of police reports, which in many cases is how they obtain your accident and contact information.