

Michigan Biker Law  
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Michigan Biker Law would like to keep you informed of the new No-Fault Laws that will affect you this year. Please read the below carefully and if you have any questions, please call us. We want to make sure you and your family is protected while riding.

Michigan Biker Law represents motorcycle accident victims, ONLY. It is often that we get a call from a Rider who was in an accident and they do not have the correct coverage in place on their insurance and then it is too late, and they cannot get the benefits they should be entitled to.

If you are in a motorcycle accident involving an automobile, whether it is your fault or the automobile's fault, the automobile's insurance company is responsible for all your medical (PIP – Personal Protection Benefits) which also includes 85% of your wages while you are out of work, rehabilitation, attendant care, replacement services, mileage reimbursement for travels to doctor appointments, any home modifications and nurse case management. You are only entitled to these benefits if you have insurance on your motorcycle. If you do not have insurance on your motorcycle, you get no medical (PIP) coverage. The state requires you to provide proof of insurance covering the date of the accident to receive medical (PIP) benefits from the involved automobile insurance policy.

If the automobile involved in the accident does NOT have insurance, you are able to go your own automobile policy. This is why it is so important for you to have Unlimited Medical on your automobile policy. Not Motorcycle – your AUTOMOBILE.

That said, with the new No-Fault Reform, which took effect on July 1, 2020, the following has changed:

This does NOT benefit the motorcyclist. The options for the medical coverage (PIP) for AUTOMOBILES are:

Unlimited Medical (PIP)Coverage  
\$500,000.00  
\$250,000.00  
\$50,000.00  
No Medical coverage.

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If the automobile involved in the accident OPTS OUT of medical coverage (PIP), you can go to your own AUTOMOBILE policy of insurance for your medical (PIP). It is recommended that you have UNLIMITED MEDICAL on YOUR AUTOMOBILE. You can have the 50, 250 or 500, but that would be the cap of medical (PIP) benefits you would receive, then the rest would be paid by your health insurance. This is NOT recommended.

Now, this is where the new law is bullshit. If the automobile involved in the accident has 50, 250 or 500 of medical coverage (PIP), that is all YOU can get. You cannot go to your own auto policy after that amount is exhausted.

Now, I am going switch from medical (PIP) to Bodily Injury Benefits (BI).

You can only receive a bodily injury benefit if the accident is NOT your fault. The BI is based on the severity of your injury and the policy limit of the at-fault automobile. Effective July 1, 2020, the minimum requirement of the automobile is \$250,000.00. This used to be \$20,000.00.

Back to the medical (PIP) . . .

If the automobile involved in the accident only has 50, 250 or 500 and your medical bills are in excess of the PIP coverage, and then you get a settlement for the bodily injury you sustained, you are then responsible to pay a portion of your medical bills to the health insurance. NOT FAIR!

Now we are going to discuss Uninsured and Underinsured Motorist Benefits.

You, the motorcyclist, has the option to get uninsured and underinsured motorist benefits on your MOTORCYCLE POLICY. This is NOT medical (PIP) coverage. This is only for the Bodily Injury you sustained.

Uninsured benefits are to protect you in case the at-fault driver does not have insurance on their automobile. We suggest \$250,000.00 or more.

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**Underinsured benefits are to protect you in case the at-fault driver has a limited bodily injury policy. Which with the new law, the minimum policy is \$250,000.00. (Formally \$20,000.00) So if you have \$500,000.00 of underinsured benefits on your motorcycle policy and the injuries you sustained are valued at more than the \$250,000.00 that the at-fault driver has, you are then able to make a claim on your underinsured policy for up to \$250,000.00.**

**We now have a new location in Downtown Pinckney. You are welcome to stop by any time. If you would like me to review your declaration page from your motorcycle policy and your automobile policy, you can stop in or you can email to [shelly@jeraldaaronlaw.com](mailto:shelly@jeraldaaronlaw.com). When you are talking to your insurance agent, please be as specific as to what you want on your policy. Please protect yourselves while riding.**

**Attorney Jerald N. Aaron's office is Michigan's only motorcycle exclusive law office for over 30 years. He is the ONLY LAWYER IN MICHIGAN who specializes solely in motorcycle accidents. He is available toll free 24/7 at 1-800-MI-BIKER or [www.michiganbiker.com](http://www.michiganbiker.com). You can also visit our Facebook, at Michigan Biker Law.**