



Definitions

Allowable expense coverage- provides coverage for medical bills, mileage to and from Dr's visits, rehabilitation, Attendant care, home and vehicle modifications, and replacement services.

Attendant care- having someone help you with daily living activities like dressing and bathing.

Deductible – The portion of a claim that the Named Insured is responsible for

Excess Attendant Care- extra coverage for these benefits, offered by an insurance carrier for an additional premium.

Exclusion- when something is stated that it is not covered

Garnished- When a judge says you must pay damages to someone and you do not. They can take the funds directly out of your paycheck.

Health Care Sharing Ministries – Usually a religious organization that joins members together to share the payment of Members medical bills. These are not considered a Qualified Health Care Plan.

Household Resident- a person that lives in your home.

Judgement- when a judge or jury have determined that you are the cause of another's injury, they can state a dollar amount that you must pay to reimburse the person you injured.

Liability Limit- this is the limit the carrier will pay if you are found at fault for an accident and get sued.

MCCA- Michigan Catastrophic Claims Association – also called the Michigan Assigned claims plan, this is the fund that pays for injuries when the carrier's limits have been exhausted and the person has chosen unlimited PIP coverage. Currently there is a per vehicle charge of \$220.00 for every vehicle that is insured.

Medicaid- a government provided health care plan for low income families not considered a Qualified Health Care Plan

Medicare- a government provided health care plan for seniors 65 years old and above

Michigan Assigned Claims Plan- The plan that will collect premiums and payout for claims, if a claim should go over the the amount that the carriers are responsible for.

Mini Tort- When you are at fault in an accident the other driver can come to you to collect damages to their vehicle. This coverage will pay the damage amount for you up to certain limits.

Named Insured- The person that is named on the policy declarations page. This can also be called the policy holder.
This does not apply to those that are listed as drivers.

Non-Resident- a person that does not live in your home. This can also include children that have gone to school and do not intend on moving back home.

Personal Injury Protection (PIP) – this is the portion of your auto policy that pays for your injuries if you are hurt in an auto accident. It includes things such as medical expenses, home and vehicle modifications, replacement services if you can't take care of yourself. As well as wage loss (if you can't work) and Survivor benefits if you pass away.

Qualifying Health Coverage-Health coverage that does not exclude coverage for auto related accidents. It does not have an annual deductible that is greater than \$6,000 per person. Medicare Parts A & B together do qualify.

Replacement Services- having someone help you with things like household chores, mowing your lawn, meal preparation.

Resident Relative- a person that lives in your home that is a family member of the named insured, or the named Insureds spouse.

Survivor Benefits- benefits that are paid to your spouse or dependents for up to 3 years after your death. These can include wages, after tax income, fringe benefits, and replacement services.

Umbrella – Extra liability coverage that pays after your auto or home policy liability limits have been exhausted.

Wage Loss- a coverage provided by your auto policy to replace part of your wages if you are not able to work due to an auto accident

