

STATE OF MICHIGAN AUTOMOBILE POLICYHOLDERS

LIMITED ACCIDENT PROPERTY DAMAGE RECOVERY INSURANCE

THIS "NOTICE" IS TO ADVISE YOU OF RECENT CHANGES IN THE AUTO COVERAGE AVAILABLE TO YOU. PLEASE READ IT CAREFULLY.

Recent changes in your insurance laws may make you pay for damages, of up to \$500., which are caused as a result of an automobile accident in Michigan.

If you caused the accident which damaged another automobile, and the owner cannot make a full recovery from an insurance policy, he can sue you in the Michigan Small Claims Court. If he wins, you will have to pay for those unrecovered damages, up to \$500.

We will provide you with the insurance to pay the amount awarded, at an additional premium. To make certain that your new policy is issued correctly, please indicate your choice (by marking "x") where shown and sign this statement as acknowledgement of your choice and understanding of this election.

[] COVERAGE REJECTION: The undersigned has had this explained and does not want to purchase this Limited Accident Property Damage Recovery Insurance. The undersigned understands that if rejected, no coverage will be afforded for any amount awarded by the Michigan Small Claims Court, as judgement for unrecovered damages from an automobile accident occurring in Michigan.

[] LIMITED ACCIDENT PROPERTY DAMAGE RECOVERY INSURANCE: The undersigned has had this coverage explained and will pay the additional premium to purchase this additional coverage. The undersigned understands that the Company's maximum limit of liability for this coverage is \$500.

I understand that this coverage is optional and have indicated my choice above.

_____ Date: _____
(Named Insured/ Signature)

This endorsement forms a part of and is for attachment to the following described policy issued by the company designated therein, takes effect on the effective date of said policy, unless another effective date is shown below, at the hour stated in said policy and expires concurrently with said policy.

<i>Complete Only When This Endorsement Is Not Prepared with the Policy or Is Not to be Effective with the Policy</i>		
POLICY NO.	ISSUED TO	EFFECTIVE DATE

COUNTERSIGNED BY

AUTHORIZED REPRESENTATIVE