



MICHIGAN AUTHORIZATION FORM FOR EXCLUSION OF NAMED DRIVER AND PARTIAL REJECTION OF COVERAGES

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| COVERAGE FORM | POLICY NUMBER |
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WARNING:

A NAMED DRIVER EXCLUSION ENDORSEMENT WILL BE ADDED TO THE ABOVE LISTED POLICY'S COVERAGE FORM. ALL COVERAGES UNDER SAID COVERAGE FORM WILL BE EXCLUDED WHILE AN INSURED VEHICLE IS DRIVEN BY A "NAMED EXCLUDED DRIVER", EXCEPT AS FOLLOWS.

THE FOLLOWING COVERAGES WILL NOT BE SUBJECT TO THE ABOVE REFERENCED EXCLUSION:

1. PROPERTY PROTECTION BENEFITS, AS REQUIRED BY MICHIGAN LAW; AND
2. PERSONAL INJURY PROTECTION FOR INSUREDS OTHER THAN:
 - a. A "NAMED EXCLUDED DRIVER"; OR
 - b. THE OWNER OR REGISTRANT OF THE INSURED VEHICLE.

"Named Excluded Driver", as used herein, means a person who is shown in the Schedule of Named Excluded Drivers below.

SCHEDULE OF NAMED EXCLUDED DRIVERS

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In the event a "named excluded driver" operates an insured vehicle, you acknowledge that:

1. There would be no residual liability insurance in effect and the owner or registrant and the operator of the vehicle could be held personally liable for any damages in the event of an accident;
2. The vehicle would be considered uninsured under the no-fault law, and the owner or registrant and the operator of the vehicle could be guilty of a misdemeanor and subject to the penalties of Section 3102(2) of the Code, MCL 500.3102(2);
3. Because the vehicle is considered uninsured, pursuant to Section 3113(b) of the Code, MCL 500.3113(b), if the owner or registrant of the vehicle is injured in an accident where the vehicle was driven by a "named excluded driver", the owner or registrant would not be eligible for any personal injury protection benefits from any no-fault policy or from the assigned claims plan; and
4. Pursuant to Section 3113(d) of the Code, MCL 500.3113(d), the person operating the motor vehicle or motorcycle as to which he or she was named as an excluded operator is not entitled to be paid personal injury protection insurance benefits.

The undersigned First Named Insured of the above referenced policy agrees, acknowledges and understands that the Named Driver Exclusion Endorsement to said policy shall remain in effect for the term of the policy, and for each renewal, reinstatement, substitute, modified, replacement or amended policy, until discontinued by the insurer.

Signature of First Named Insured

Date signed