

PIP Order of Priority

OCCUPANTS of an auto:

- 1st priority is the injured occupant's own PIP
- 2nd priority is PIP of resident relative (i.e. spouse, parent, or sibling)
- 3rd priority is to the PIP of the owner of the vehicle occupied
- 4th priority is to the PIP of the operator/driver of vehicle occupied
- 5th priority is to the State of Michigan Assigned Claims Facility (MACP)

Exceptions:

- a) If you or your family member are injured in an employer's vehicle. The PIP under the employer's vehicle is primary
- b) If injured in a vehicle in the business of transportation, that vehicle's insurance is primary. However, this exception does not apply to school bus, as bus used by a non-profit organization, a bus certified by the public service commission, a bus operated by a livery service (such as a canoe livery/rental), government sponsored transportation or a taxi cab.

PEDESTRIANS

- 1st priority is the pedestrians own PIP
- 2nd priority is PIP of resident relative (i.e. spouse, parent, or sibling)
- 3rd priority is to the PIP of the owner of the vehicle involved in the accident
- 4th priority is to the PIP of the operator/driver of vehicle involved in the accident
- 5th priority is to the State of Michigan Assigned Claims Facility (MACP)

MOTORCYCLISTS

- 1st priority is to the PIP of the owner of the vehicle involved in the accident
- 2nd priority is to the PIP of the operator/driver of the vehicle involved in the accident
- 3rd priority is the motorcyclist operator's own auto PIP
- 4th priority is the motor vehicle PIP of the owner of the motorcycle involved in the accident
- 5th priority is to the State of Michigan Assigned Claims Facility (MACP)