

THE INSURANCE CODE OF 1956 (EXCERPT)
Act 218 of 1956

***** 500.3113 THIS SECTION IS AMENDED EFFECTIVE OCTOBER 17, 2025: See 500.3113.amended

500.3113 Person not entitled to personal protection insurance benefits.

Sec. 3113.

A person is not entitled to be paid personal protection insurance benefits for accidental bodily injury if at the time of the accident any of the following circumstances existed:

- (a) The person was willingly operating or willingly using a motor vehicle or motorcycle that was taken unlawfully, and the person knew or should have known that the motor vehicle or motorcycle was taken unlawfully.
- (b) The person was the owner or registrant of a motor vehicle or motorcycle involved in the accident with respect to which the security required by section 3101 or 3103 was not in effect.
- (c) The person was not a resident of this state, unless the person owned a motor vehicle that was registered and insured in this state.
- (d) The person was operating a motor vehicle or motorcycle as to which he or she was named as an excluded operator as allowed under section 3009(2).
- (e) The person was the owner or operator of a motor vehicle for which coverage was excluded under a policy exclusion authorized under section 3017.

History: Add. 1972, Act 294, Eff. Mar. 30, 1973 ;-- Am. 1986, Act 93, Eff. July 8, 1986 ;-- Am. 2014, Act 489, Imd. Eff. Jan. 13, 2015 ;-- Am. 2016, Act 346, Eff. Mar. 21, 2017 ;-- Am. 2019, Act 21, Imd. Eff. June 11, 2019

Compiler's Notes: Section 2 of Act 93 of 1986 provides: "This amendatory act shall not apply to causes of action arising before the effective date of this amendatory act."

Popular Name: Act 218

Popular Name: Essential Insurance

Popular Name: No-Fault Insurance