



**House
Legislative
Analysis
Section**

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PPI: MAINTENANCE OF VEHICLE

House Bill 4318

Sponsor: Rep. James McNutt

Committee: Insurance

Complete to 4-21-93

A SUMMARY OF HOUSE BILL 4318 AS INTRODUCED 2-18-93

Under Michigan's no-fault automobile insurance system, property protection coverage (PPI) provides benefits for accidental damage to tangible property arising out of the ownership, operation, maintenance, and use of a motor vehicle as a motor vehicle, with certain exceptions. (Generally, it pays for damage an insured person's motor vehicle does to the property of others.) The bill would specify that "maintenance of a motor vehicle as a motor vehicle" would not include accidental damage to tangible property that occurs within the course of a business of repairing, servicing, or otherwise maintaining motor vehicles.

MCL 500.3121

House Bill 4318 (4-21-93)