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

## 500.3105 Insurer liable for personal protection benefits without regard to fault; "bodily injury" and "accidental bodily injury" defined.

Sec. 3105. (1) Under personal protection insurance an insurer is liable to pay benefits for accidental bodily injury arising out of the ownership, operation, maintenance or use of a motor vehicle as a motor vehicle, subject to the provisions of this chapter.

- (2) Personal protection insurance benefits are due under this chapter without regard to fault.
- (3) Bodily injury includes death resulting therefrom and damage to or loss of a person's prosthetic devices in connection with the injury.
- (4) Bodily injury is accidental as to a person claiming personal protection insurance benefits unless suffered intentionally by the injured person or caused intentionally by the claimant. Even though a person knows that bodily injury is substantially certain to be caused by his act or omission, he does not cause or suffer injury intentionally if he acts or refrains from acting for the purpose of averting injury to property or to any person including himself.

History: Add. 1972, Act 294, Eff. Mar. 30, 1973.

Popular name: Act 218

**Popular name:** Essential Insurance **Popular name:** No-Fault Insurance