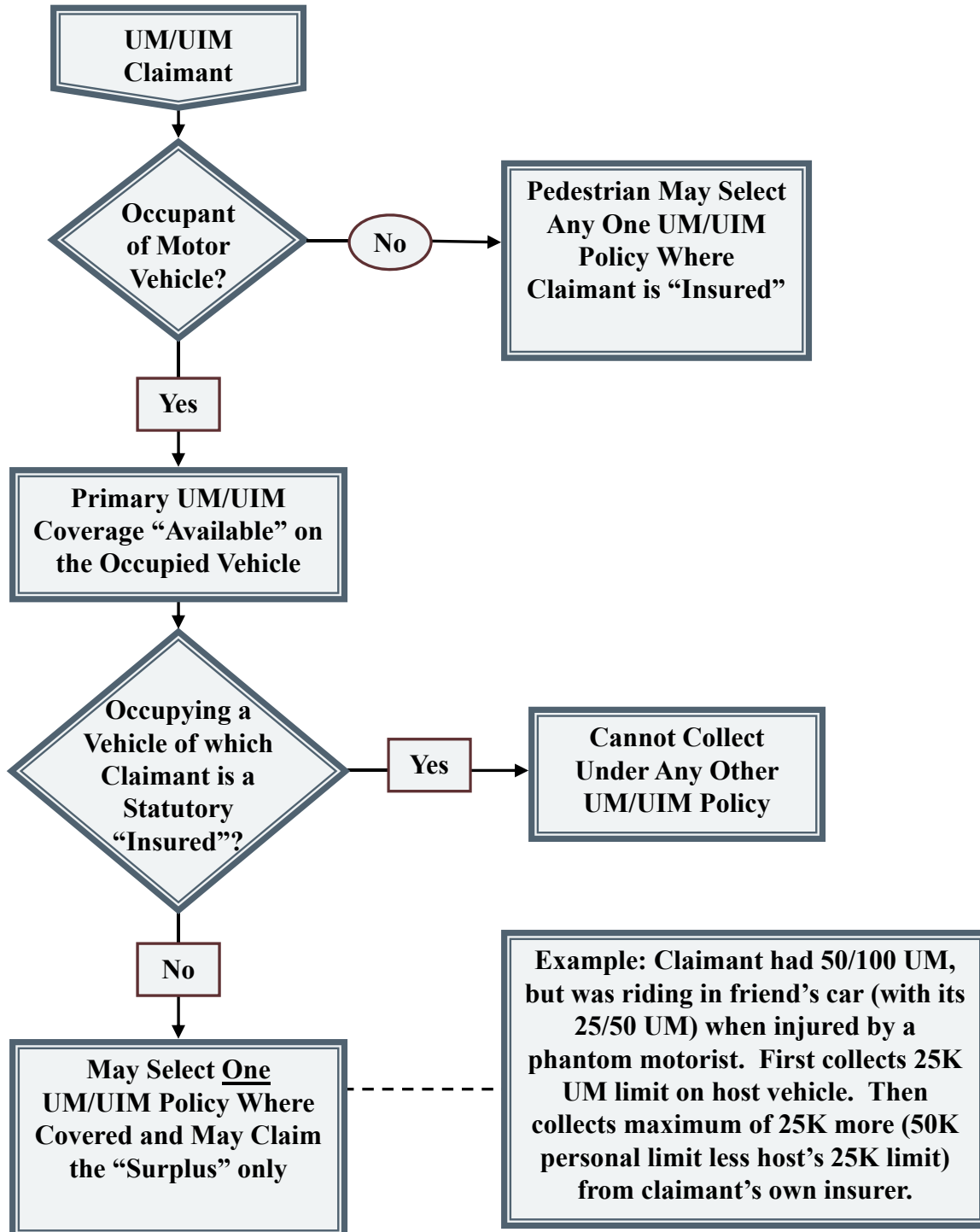


Determining the Source of UM/UIM Coverage in Minnesota



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GENERAL RULES FOR PIP PRIORITY IN MINNESOTA

WHO IS PRIMARY?

VEHICLE	DRIVER	OCCUPANT	PEDESTRIAN
PERSONAL VEHICLES	1st — policy where driver is statutorily defined insured. 2nd — policy covering occupied vehicle.	1st — policy where occupant is statutorily defined insured. 2nd — policy covering occupied vehicle.	1st — policy where pedestrian is named insured. 2nd — submit claim to any involved vehicle. 3rd — if no insurance on involved vehicles — go to assigned claims plan.
BUSINESS VEHICLES USED IN BUSINESS OF TRANSPORTING PERSONS OR PROPERTY (AT THE TIME OF THE ACCIDENT) * SEE EXCEPTIONS	1st — policy covering business vehicle. 2nd — policy where driver is statutorily defined insured.	1st — policy covering business vehicle. 2nd — policy where occupant is statutorily defined insured.	1st — policy covering business vehicle. 2nd — policy where pedestrian is named insured. 3rd — submit claim to any involved vehicle. 4th — if no insurance on involved vehicles — go to assigned claims plan.
BUSINESS VEHICLES EXCEPTIONS	The rule governing vehicles used to transport persons or property does not apply to the following: <ul style="list-style-type: none"> ▪ Bus ▪ Commuter Van ▪ Passenger in a taxi ▪ Taxi driver (for policies issued/renewed between 9/1/96 & 9/1/97) ▪ Vehicle being used to transport kids as part of a family or group family day care program ▪ Vehicle being used to transport kids to school/school-sponsored activity 		
BUSINESS VEHICLES EMPLOYER FURNISHED (ACCIDENT NEED NOT OCCUR IN COURSE & SCOPE OF BUSINESS)	1st — if driver is an employee, spouse of employee, or resident relative of employee - policy covering business vehicle. 2nd — if none of the above, policy where driver is statutorily defined insured.	1st — if occupant is an employee, spouse of employee, or resident relative of employee - policy covering business vehicle. 2nd — if none of the above, policy where occupant is statutorily defined insured.	1st — policy covering business vehicle. 2nd — policy where pedestrian is a statutorily defined insured. 3rd — submit claim to any involved vehicle. 4th — if no insurance on involved vehicles — go to assigned claims plan.
FLEET VEHICLES IN INTERSTATE COMMERCE	If the vehicle occupied is 1 of 5 or more vehicles under common ownership, and regularly used in the business of transporting persons or property — PIP coverage is not available if the accident occurs outside the State of Minnesota .		
EXCLUSIONS TO PIP	The following exclusions bar no-fault coverage in Minnesota: <ul style="list-style-type: none"> ▪ <i>Converted Motor Vehicles</i> (car thieves & joy riders) — if under age 14 can go to the assigned claims plan ▪ <i>Races</i> - if injury/death results from official racing contest ▪ <i>Intentional Injuries</i> - if intentionally causing or attempting to cause injury to self/others ▪ <i>Motorcycles</i> - unless a pedestrian, or motorcycle PIP coverage purchased 		