

**10/24/14 Addendum To the Automobile QWIK NOTES dated 4/28/14**

**UNINSURED/UNDERINSURED MOTORIST COVERAGE pages 11-12.**

Offering UM/UIM in Michigan or Ohio is not a referral to the Program Manager. Program Administrators can offer UM/UIM in these states if the insured requests UM/UIM. There are no selection/rejection forms for OH and MI, because we do not offer UM/UIM to insureds in these states. We provide UM/UIM in OH and MI when insureds ask us for it.

**DRIVER SELECTION AND TRAINING**

**MVR Guidelines page 18**

TYPE B violations also include violations for using handheld devices.

TYPE C violations also include not-at-fault accidents and seatbelt violations.