

Michigan Auto Insurance Eligibility Points

Michigan auto insurance agencies use an eligibility points system for different traffic violations. These eligibility points are not the same as those you find on your driving record. Insurance companies use the eligibility points system to learn if you are eligible to be insured through their Michigan auto insurance company.

With all Michigan auto insurance companies you can be turned down and not receive a policy if you have seven or more points on their system from violations that have occurred within the last three years.

The eligibility points for Michigan auto insurance are as follows:

Driving 15 mph over the speed limit - 4 points

Driving 11 to 15 mph over the speed limit – 3 points

On freeways – driving 15 mph over the speed limit - 2 points

Moving violations besides the ones mentioned above – 2 points

If you are found to be over 50% at fault in your first accident – 3 points

If you are found to be over 50% at fault in all other accidents – 4 points

The above is only a guide. There are other reasons that you can be turned down by Michigan auto insurance companies including your driver's license has been revoked, your driver's license has been suspended, if you have been convicted of defrauding an insurance company in the last five years, if you were denied a claim due to insurance fraud over the amount of \$1,000, if you have been found guilty of a felony with a vehicle due to driving under the influence of drugs or alcohol in the last three years, if you failed to stop at an accident, if you were convicted of reckless driving, or if the vehicle you need to insure does not meet the requirements set forth in the Michigan safety guidelines.

There are even more reasons you can be denied insurance from any Michigan insurance company including if your insurance was cancelled due to non-payment. However, this can be forgotten if you pay the entire amount that is left on the policy, which means you will be paying in advance for the remainder of your policy.

If you wish to receive insurance in which you have to be a member of the specific group then a Michigan auto insurance company can turn you down. If you plan to become a member, you may qualify, however, if you do not join the group, association, or organization, your Michigan auto insurance will be cancelled.

In most cases, anyone living in Michigan can find someone to provide them with the required no fault insurance, however, the above guidelines are normally reasons that some individuals are turned down. In order to find the best Michigan auto insurance you need to talk with an agent that understands all the guidelines and can help you find the mandatory insurance coverage you need in order to drive a vehicle on roads in Michigan.

About the Author

Jerry Deng is an experienced insurance agent with knowledge regarding all types of insurance including [home insurance](#) and [health insurance](#) as well as Michigan auto insurance. To learn more about Michigan auto insurance, visit <http://www.uniforceinsurance.com>

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