

# GENERAL RULES FOR PIP PRIORITY IN MINNESOTA

## WHO IS PRIMARY?

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