

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

\*\*\*\*\* 500.3113.amended THIS AMENDED SECTION IS EFFECTIVE OCTOBER 17, 2025 \*\*\*\*\*

**500.3113.amended Person not entitled to personal protection insurance benefits.**

Sec. 3113.

A person is not entitled to be paid personal protection insurance benefits for accidental bodily injury if at the time of the accident any of the following circumstances existed:

(a) The person was willingly operating or willingly using a motor vehicle or motorcycle that was taken unlawfully, and the person knew or should have known that the motor vehicle or motorcycle was taken unlawfully.

(b) The person was the owner or registrant of a motor vehicle or motorcycle involved in the accident with respect to which the security required by section 3101 or 3103 was not in effect.

(c) The person was not a resident of this state, unless the person owned a motor vehicle that was registered and insured in this state.

(d) The person was operating a motor vehicle or motorcycle as to which he or she was named as an excluded operator as allowed under section 3009(2).

(e) The person was the owner or operator of a motor vehicle for which coverage was excluded under a policy exclusion authorized under section 3017 or 3018.

**History:** Add. 1972, Act 294, Eff. Mar. 30, 1973 ;-- Am. 1986, Act 93, Eff. July 8, 1986 ;-- Am. 2014, Act 489, Imd. Eff. Jan. 13, 2015 ;-- Am. 2016, Act 346, Eff. Mar. 21, 2017 ;-- Am. 2019, Act 21, Imd. Eff. June 11, 2019 ;-- Am. 2024, Act 224, Eff. Oct. 17, 2025

**Compiler's Notes:** Section 2 of Act 93 of 1986 provides: "This amendatory act shall not apply to causes of action arising before the effective date of this amendatory act."

**Popular Name:** Act 218

**Popular Name:** Essential Insurance

**Popular Name:** No-Fault Insurance