

# MCCA REFUND - FREQUENTLY ASKED QUESTIONS

## WHO IS ELIGIBLE TO RECEIVE A REFUND?

All vehicles that were insured as of 11:59 p.m. on October 31, 2021 are eligible to receive a refund if the vehicle was covered by a policy that meets the minimum insurance requirements for operating a vehicle on Michigan roads.

## HOW MUCH WILL THE REFUND BE?

The MCCA has announced that the refund will be \$400 per eligible vehicle. For example, if you had auto insurance policies for two cars as of 11:59 p.m. on October 31, 2021, you will receive a refund of \$800. The refund is \$80 per historical vehicle.

## WHEN AND HOW WILL I GET MY CHECK?

The insurer that provided coverage for your vehicle at 11:59 p.m. on October 31, 2021, must issue your refund via a check or ACH deposit no later than May 9, 2022. Premium discounts, credits toward future or existing account balances, gift cards, or other forms of payment are not allowed.

## DO I HAVE TO DO ANYTHING TO GET MY CHECK IF I'M ELIGIBLE?

Eligible drivers do not have to do anything to receive their refund. Refunds will be sent directly to eligible policyholders by their insurance companies. To avoid potential delays, make sure your insurer has your most current address and banking information on file.

## ARE MOTORCYCLES AND RVs ELIGIBLE FOR THE REFUND?

Yes, motorcycles and RVs are eligible for the \$400 refund if the motorcycle or RV was covered by a policy that meets the minimum insurance requirements for operating on Michigan roads.

## ARE TRAILERS ELIGIBLE TO RECEIVE THE MCCA REFUND ?

No. Trailers are not subject to the MCCA assessment and therefore are not eligible for the refund.

## I DO NOT HAVE UNLIMITED PERSONAL INJURY PROTECTION (PIP) MEDICAL COVERAGE. WILL I STILL GET A REFUND?

Yes. All qualified vehicles are eligible to receive a refund regardless of the PIP medical coverage level chosen on the policy.

## MY VEHICLE WAS IN STORAGE ON OCTOBER 31, 2021 WITH ONLY COMPREHENSIVE COVERAGE. AM I ELIGIBLE FOR A REFUND?

No. In order to qualify, policies must meet the minimum insurance requirements for operating a vehicle on Michigan roads. "Comp Only" vehicles do not qualify.

### **I HAVE A HISTORIC VEHICLE THAT IS REGISTERED AND INSURED AS A HISTORIC VEHICLE. WILL THIS HISTORIC VEHICLE QUALIFY FOR A REFUND?**

Historic vehicles are only charged 20% of the annual MCCA assessment due to their limited allowable use. Therefore, drivers will receive a refund of \$80 for each historic vehicle they had insured as of 11:59 p.m. on October 31, 2021.

### **WHAT DOES THIS REFUND MEAN FOR PEOPLE CURRENTLY RECEIVING CARE FOR AUTO ACCIDENT INJURIES?**

This refund does not impact the care auto accident survivors are entitled to under their auto insurance policy.

### **I OWE A BALANCE ON MY AUTO POLICY. WILL MY INSURER APPLY THE REFUND TO THE BALANCE OWED?**

No. Insurance companies must issue the refund to policyholders.

### **IS MY REFUND TAXABLE?**

The MCCA refunds are generally not taxable for most Michiganders. People who deducted their auto insurance premiums as a business expense may be required to include all or a portion of this refund as income on their tax returns. Please consult your tax professional if you have questions about your specific circumstance.

### **I OWN A COMPANY THAT OPERATES A FLEET OF VEHICLES. THEY WERE ALL INSURED FOR ROAD USE AS OF 11:59 P.M. ON OCTOBER 31, 2021.**

Will these vehicles be eligible for an MCCA refund? Fleet vehicles are eligible for the MCCA refund if they were covered by a policy that meets the minimum insurance requirements for operating the vehicle on a public road. Trailers are not eligible.

### **SOMEONE CALLED AND ASKED ME FOR MY PERSONAL INFORMATION IN ORDER TO GET MY REFUND. IS THIS LEGITIMATE?**

No. Never give out personal information including address, birthdate, Social Security Number, account numbers, or passwords to an unsolicited caller. If you receive a call about your MCCA refund, contact your insurance company to verify the request and inquire how you can provide information securely if necessary.

### **WHAT IF I DON'T GET MY REFUND BY MAY 9, 2022?**

After May 9, if you have not received your refund, contact your insurance company or agent. If you cannot resolve your concern, call DIFS at 833-ASK-DIFS, Monday through Friday 8 a.m. to 5 p.m.

**FOR MORE INFORMATION, VISIT [MICHIGAN.GOV/MCCAREFUND](https://michigan.gov/mccarefund).**

