

IMPORTANT INFORMATION ABOUT YOUR WORK LOSS BENEFITS COVERAGE

According to our records, you may be eligible for reduced PIP coverage if the named insured on your policy meets certain age and income requirements. You can qualify for lower premium through the Work Loss Benefit Exclusion if:

- 1. The Named Insured is age 65 or older (OR age 60 or older, retired and receiving a pension) and are not employed or self-employed with expectation of income.**
- 2. The Named Insured and Relative are age 65 or older (OR age 60 or older, retired and receiving a pension) and are not employed or self-employed with expectation with income.**

Under the Work Loss Benefit Exclusion, work loss benefits are not payable to the named insured or relatives and the PIP premium is reduced.

If you qualify for reduced PIP that excludes Work Loss Benefits under one of these two provisions, please contact your North Star agent. *(continued on back)*

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Your Personal Injury Protection (PIP) coverage includes Work Loss Benefits. Work Loss Benefits provide a weekly benefit if a person insured under this coverage becomes totally disabled as a result of an automobile accident injury. In order to receive benefits under this coverage, insureds must be engaged in an income producing occupation.

It is important to continue to review your PIP coverage at each renewal. Once you have qualified for the Work Loss Exclusion and a Named Insured or Relative begins working, you can contact your North Star agent to restore the Work Loss Benefit.

To determine the PIP coverage you have currently selected, refer to the PIP coverage section on the Declarations page of your policy. If the Work Loss Exclusion applies, it will be indicated on the line directly below the PIP coverage.

Please contact your insurance agent with questions regarding this coverage.



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