



**A Personal Company -
Keeping Your on Course**

Important Information About Your Work Loss Benefits Coverage

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.

You may be eligible for reduced PIP coverage if the named insured on your policy meets certain age and income requirements. Here are two ways you can qualify for a lower premium:

- 1. If the Named Insured is age 65 or older, or age 60 or older if retired and receiving a pension, and is not employed or self employed with expectation of income, you can qualify for the Work Loss Benefit Exclusion. Under this provision Work Loss Benefits are not payable to the Named Insured and the PIP premium is reduced.**



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- 2. If the Named Insured and Relatives are age 65 or older, or age 60 or older if retired and receiving a pension, and none of them are employed or self-employed with expectation of income, they can qualify for the Work Loss Benefit Exclusion. Under this provision Work Loss Benefits are not payable to the Named Insured or Relatives and the PIP premium is reduced.**

If you qualify for reduced PIP Benefits that excludes Work Loss Benefits under one of these two provisions, please contact your North Star Mutual Agent.

REMINDER - After You Qualify For The Work Loss Exclusion . . .

It is important that you continue to review your Personal Injury Protection Coverage at each renewal. Once you have qualified for the Work Loss Exclusion and a Named Insured or Relative begins working, you should promptly contact your North Star Mutual Agent. The Work Loss Benefit can be restored.

To determine the PIP Coverage you have selected, refer to the PIP coverage on your Declarations page. If the Work Loss Exclusion applies, it will be indicated on the line directly below the PIP Coverage indicating if it applies to the Insured and Relative.

Your North Star Mutual Agent can answer any questions you may have.

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