

# Michigan Auto Law Provides Resources For College Parents and Snowbirds About Car Insurance

*Michigan Auto Law's Top 4 Tips For Michiganders To Avoid Out-Of-State Auto Insurance Trouble*

FARMINGTON HILLS, MI, UNITED STATES, April 29, 2026

/EINPresswire.com/ -- [Michigan Auto Law](#), the leading and largest law firm in Michigan dedicated exclusively to car and truck accident cases, is warning college parents and "snowbirds" about what they need to know to protect themselves and their finances when driving out of state.



"The most important thing that college parents and snowbirds can do to avoid out-of-state car insurance trouble is understand the insurance requirements for non-residents in the states

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Michigan residents who plan to drive their Michigan-registered vehicles in another state for an extended period of time may be required to insure and register their vehicles in that state.”

*Steven Gursten, Attorney and Owner of Michigan Auto Law*

where they will be driving,” states Steven Gursten, attorney and owner of Michigan Auto Law. “Michigan residents who plan to drive their Michigan-registered vehicles in another state for an extended period of time may be required to insure and register their vehicles in that state.”

A Detroit TV news station recently reported that parents of Michigan students attending college out-of-state were surprised to learn they may need to purchase new auto insurance policies in the states where their children are going to school.

And it's not just students. Michigan residents who relocate

to warmer states during the winter months, i.e. "snowbirds," are similarly surprised, according to the report.

This is where people may be getting in trouble when it comes to driving and living out-of-state

for extended periods. Many states require non-residents who drive in the state for more than 30 days to maintain insurance that complies with that state's laws and to register their vehicles.

Michigan has similar requirements. Under Michigan law, if a non-resident drives a vehicle in the state for more than 30 total days in a calendar year, then the non-resident driver must maintain a valid No-Fault auto insurance policy on the vehicle. (MCL 500.3102(1))

Similarly, if a non-resident drives a vehicle in Michigan for more than 90 days, then the vehicle must be registered in Michigan. (MCL 257.243(4))

"The importance of understanding the auto insurance requirements where your college student is attending school – or where you will be snowbirding - cannot be overstated," said Gursten. "The consequences can be both legally and financially devastating."

Penalties for failing to obtain proper insurance or registration may include:

- Tickets
- Fines of \$500 or more
- A misdemeanor charge punishable by up to one year in jail
- Personal financial liability if you are involved in a crash—even one that is not your fault—and others incur medical expenses, lost wages, or other damages
- Possible loss of the right to sue for pain and suffering, recover No-Fault benefits, or seek compensation for vehicle damage

A "broadening" clause in your Michigan No-Fault auto insurance policy may provide some coverage if your college student is involved in a crash out of state or you are while you are snowbirding. However, it may not satisfy another state's insurance requirements for non-residents. It will depend on the laws of the other state. These "broadening" provisions may be labeled "Out of State Coverage" or "Financial Responsibility and Compulsory Insurance Laws" in your policy.

To help drivers stay protected while traveling outside Michigan, Gursten offers Michigan Auto Law's Top 4 Tips for avoiding out-of-state car insurance trouble:

1. Find out the auto insurance requirements for non-residents in the state where your student will attend college or where you will be snowbirding.
2. Understand the vehicle registration requirements for non-residents in that state.
3. Review how your Michigan auto insurance policy applies to out-of-state crashes, including liability coverage.
4. Determine whether your college student will still qualify as a "[resident relative](#)" for No-Fault benefits under your policy while attending school out of state. If so, your student may still be eligible for benefits such as medical expenses and lost wages after an out-of-state crash. (MCL 500.3111)

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### About Michigan Auto Law

Michigan Auto Law is the leading and largest law firm in Michigan that [specializes exclusively in handling auto accident and truck accident cases](#) throughout the state. For more than 50 years, Attorney Steven Gursten and his team of auto accident attorneys have litigated thousands of motor vehicle crashes and personal injury lawsuits, securing the largest auto and truck accident settlement in Michigan and more million-dollar auto accident results than any law firm in the state. Michigan Auto Law has also been listed for 17 consecutive years with top reported settlements and trial verdicts in Michigan. Michigan Auto Law has a 100% satisfaction guarantee, and its attorneys are recognized as national authorities in auto accident litigation, leading the firm to be named "the best in the business" by Michigan Lawyers Weekly newspaper and to being named to "The Best Lawyer's in America" for over 10 straight years. Michigan Auto Law has also been recognized among the "Best Law Firms" in the U.S. and it has earned the Martindale-Hubbell Preeminent AV Rating for Highest Level of Professional Excellence. Michigan Auto Law's mission is to make a real difference in the lives of those they represent and to make Michigan a better and safer place. For more information about Michigan Auto Law, visit [www.MichiganAutoLaw.com](http://www.MichiganAutoLaw.com)

For all inquiries, please contact:

CONTACT: Dawn Kelley, Expand Marketing Group

PHONE: 734-765-1429 E-MAIL: [DawnK@ExpandMarketingGroup.com](mailto:DawnK@ExpandMarketingGroup.com)

CONTACT: Katrina Luts, Expand Marketing Group

PHONE: 586-747-7418 EMAIL: [KatrinaL@ExpandMarketingGroup.com](mailto:KatrinaL@ExpandMarketingGroup.com)

Katrina Luts

Expand Marketing Group

+1 586-747-7418

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