



**IMPORTANT NOTICE CONCERNING YOUR RIGHT TO REJECT UNINSURED MOTORIST COVERAGE EQUAL TO YOUR BODILY INJURY LIABILITY LIMITS**

By law every policy in Illinois that protects against loss resulting from liability imposed by law for bodily injury or death suffered by any person arising out of the ownership, maintenance or use of a motor vehicle must include uninsured motorist coverage in an amount equal to the bodily injury liability limits. The only way a policy may provide for less uninsured motorist coverage than bodily injury coverage is if you sign a rejection of this right to have your uninsured motorist coverage equal to your bodily injury liability limits. In no event may you reduce your uninsured motorist coverage below \$20,000 per person and \$40,000 per accident (20/40); nor may you increase your uninsured motorist coverage limits above the bodily injury liability limits of your policy.

Subject to the terms and conditions of your policy, American Access Casualty Company Uninsured Motorist Coverage provides you with protection against bodily injury caused by legally liable owners or operators of an Uninsured Motorist Vehicle which includes:

- 1. a motor vehicle which has no bodily injury liability bond or insurance policy in effect at the time of the accident.
2. a motor vehicle covered by a bodily injury liability bond or insurance policy, in an amount less than the 20/40 limit required by Illinois law
3. a hit-and-run motor vehicle (so long as the physical contact and other requirements in the policy are met)
4. a motor vehicle for which the insurer denies coverage or becomes insolvent,

Also, if you purchase uninsured motorist coverage with limits greater than 20/40, it will provide protection (subject to the terms and conditions of your policy) against bodily injury caused by legally liable owners or operators of an Underinsured Motor Vehicle, which is;

- \* a motor vehicle which has bodily injury protection in effect and applicable at the time of the accident with limits equal to or greater than \$20,000 per person and \$40,000 per accident, but in an amount less than your uninsured motorist coverage limits.

This protection against underinsured motor vehicles applies only if, and to the extent that, your own uninsured motorist coverage limits exceed the applicable bodily injury liability limits of the underinsured vehicle.

Uninsured motorist coverage will not provide you with protection against bodily injury caused by underinsured motor vehicles unless purchased with limits above 20/40.

Please keep in mind that in many instances, the minimum 20/40 limits required by law for uninsured motorist coverage may be too low to protect you against rising medical costs. Also a reduction of your uninsured motorist coverage limits below your bodily injury liability limits will result in only a modest cost saving. Your broker will advise you as to the exact difference in premium upon your inquiry.

I have been offered Uninsured Motorist Coverage limits equal to those of the Bodily Injury Liability limits I have chosen. I hereby reject those offered limits of Uninsured Motorist Coverage limits and instead request that you provide me with those limits checked below for this policy and any renewal thereof. I have read and understand the information set forth on this page.

The bodily injury liability and uninsured motorist coverage limits sold by American Access Casualty Company are listed below. Check the box next to the Uninsured Motorist Coverage limits you are selecting.

**UNINSURED AND UNDERINSURED MOTORIST LIMITS SELECTED PER PERSON/PER ACCIDENT**

- 20,000/40,000  25,000/50,000

Signature of Applicant Policy # (if renewal or endorsement) Date ILUIMC010100

**ENDORSEMENT EXCLUDING SPECIFIED OPERATOR(S)**

In consideration of the premium at which this policy is written, not with standing any other provision of the policy, it is agreed that no coverage is afforded under this policy and to any claim or suit which occurs as the result of any vehicle being operated by the following person(s):

Table with 3 columns: NAME, DATE OF BIRTH, RELATIONSHIP. Rows 1, 2, 3.

If the above named excluded driver is the spouse of the named insured: Throughout this policy form, all reference to "you" and "your" is amended to refer to the named insured only and not the excluded spouse. It is also agreed this policy form is amended to alter all other reference to "family member" or "relative" residents of the same household in respect to the named insured's spouse. All other references to "spouse" in this form are also deleted This endorsement cannot be cancelled or altered except by written notice from American Access Casualty Company.

Signature of Applicant Signature of Spouse (if excluded) Date ILEXC010100

**STATEMENT OF NON-BUSINESS AND NON-ARTISAN USE**

I hereby state that each vehicle listed on this application, and any vehicle listed or endorsed to my policy at any time, and any renewal thereof, is not: 1. used for delivery business, commercial or artisan type occupations; 2. titled or leased to a business, corporation, or partnership; 3. used to pick up goods or deliver property; or, 4. used by people other than the named insured or other family member. Not with standing any other provisions of the policy, it is agreed that no coverage is afforded under this policy to any claim or suit arising out of commercial or business use of my insured vehicle.

\* MUST BE SIGNED BY APPLICANTS WHO ARE BUSINESS OWNERS, SELF-EMPLOYED OR TRADEPERSONS.

Signature of Applicant Date ILBUS010100