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BRIEF DESCRIPTION OF UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured motorist coverage (UM) applies when an at fault operator or owner hits and injures you and does not carry insurance; underinsured motorist coverage (UIM) applies when and at fault operator or owner does not have enough insurance to cover the bodily injury damages he caused to you.

When an automobile policy is purchased with bodily injury liability limits equal to the current minimum statutory financial responsibility limits, the policy must provide uninsured motorist coverage equal to those limits. When the bodily injury liability and uninsured motorist coverage limits are purchased at the minimum limits, underinsured motorist coverage is not provided under the policy.

When you purchase bodily injury liability coverage in limits higher than the current minimum statutory financial responsibility limits, the policy must include uninsured motorist coverage in an amount equal to your bodily injury liability limits unless the higher limits of uninsured motorist coverage are specifically rejected by you. If you reject the higher limits of uninsured motorist coverage, you will be provided uninsured motorist coverage only in limits of the current minimum statutory financial responsibility limits, and you will also be rejecting underinsured motorist coverage.

If you accept the higher limits of uninsured motorist coverage, state law requires that underinsured motorist coverage in the same limits as the uninsured motorist coverage must be provided by the policy. The maximum amount collectible under underinsured motorist coverage is the difference between your underinsured motorist coverage limits and the amounts recoverable from the legally responsible party's insurance.

UM/UIM SELECTION/REJECTION FORM

SELECTION/REJECTION OF UNINSURED/UNDERINSURED MOTORIST COVERAGE FOR BODILY INJURY IN EXCESS OF THE BASIC STATUTORY LIMITS.

I HAVE PURCHASED BODILY INJURY LIABILITY COVERAGE IN LIMITS HIGHER THAN \$20,000 PER PERSON/\$40,000 PER ACCIDENT. I UNDERSTAND I CAN PURCHASE UNINSURED MOTORIST COVERAGE EQUAL TO THE BODILY INJURY LIABILITY LIMIT. I WOULD ALSO BE PURCHASING, IN THAT CASE, UNDERINSURED MOTORIST COVERAGE EQUAL TO THE SAME LIMITS AS THE BODILY INJURY AND UNINSURED MOTORIST COVERAGES.

UNDERSTANDING THIS OFFER, I SPECIFICALLY SELECT OR REJECT THE UNINSURED AND UNDERINSURED MOTORIST COVERAGE IN EXCESS OF THE BASIC STATUTORY LIMITS FOR THE POLICY OR RENEWAL POLICY TO BE ISSUED AS SELECTED AND SIGNED IN THIS SECTION.

Uninsured and Underinsured Motorist Limits Selected Per Person/Per Accident is as follows:

___ I herby **REJECT** higher UNINSURED AND UNDERINSURED MOTORIST COVERAGE limits. I understand I can, at any future date, by written request, increase this coverage.

___ I herby **SELECT** UNINSURED AND UNDERINSURED MOTORIST COVERAGE limits in the amount indicated below. I understand there is an additional premium charge for this amount.

- 25,000/50,000 30,000/60,000 50,000/100,000 100,000/300,000 250,000/500,000

Applicant's/Policyholder's Signature

Date

Producer's Signature